

<i>SERFF Tracking Number:</i>	<i>MLLM-126952536</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Kemper Investors Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>47543</i>
<i>Company Tracking Number:</i>	<i>0146PAL02-08</i>		
<i>TOI:</i>	<i>L09I Individual Life - Flexible Premium</i>	<i>Sub-TOI:</i>	<i>L09I.101 External Indexed - Single Life</i>
	<i>Adjustable Life</i>		
<i>Product Name:</i>	<i>Informational Filing</i>		
<i>Project Name/Number:</i>	<i>Kemper Investors Life Insurance Company/0146PAL02-08</i>		

## Filing at a Glance

Company: Kemper Investors Life Insurance Company

Product Name: Informational Filing

SERFF Tr Num: MLLM-126952536 State: Arkansas

TOI: L09I Individual Life - Flexible Premium

SERFF Status: Closed-Accepted State Tr Num: 47543

Adjustable Life

For Informational Purposes

Sub-TOI: L09I.101 External Indexed - Single Life

Co Tr Num: 0146PAL02-08

State Status: Filed-Closed

Filing Type: Form

Author: Jeff Kulesus

Reviewer(s): Linda Bird

Date Submitted: 12/16/2010

Disposition Date: 01/05/2011

Disposition Status: Accepted For Informational Purposes

Implementation Date Requested: 12/02/2011

Implementation Date:

State Filing Description:

## General Information

Project Name: Kemper Investors Life Insurance Company

Project Number: 0146PAL02-08

Requested Filing Mode: Informational

Status of Filing in Domicile: Authorized

Date Approved in Domicile: 12/14/2010

Domicile Status Comments: The revised Schedule Page provided with this submission was approval in Illinois on 12-14-2010.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Individual Market Type:

Overall Rate Impact:

Filing Status Changed: 01/05/2011

State Status Changed: 01/05/2011

Deemer Date:

Created By: Jeff Kulesus

Submitted By: Jeff Kulesus

Corresponding Filing Tracking Number: MLLM-126729865

Filing Description:

Milliman is submitting this informational filing on behalf of Kemper Investors Life Insurance Company (or "Company"). A letter authorizing Milliman to represent the Company is attached under the Supporting Documentation Tab.

This is informational filing consists of the revised Schedule Page for previously approved form Flexible Premium Adjustable Life Insurance Policy form UL121AR-01, and the Explanation of Variability for the revised Schedule Page.

SERFF Tracking Number: MLLM-126952536 State: Arkansas  
Filing Company: Kemper Investors Life Insurance Company State Tracking Number: 47543  
Company Tracking Number: 0146PAL02-08  
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.101 External Indexed - Single Life  
Adjustable Life  
Product Name: Informational Filing  
Project Name/Number: Kemper Investors Life Insurance Company/0146PAL02-08

Form UL121AR-01 was approved by the Department on 08-25-2010, SERFF Tracking # MLLM-126729865.

I certify on behalf of the Company that Kemper Investors Life Insurance Company has yet to launch, market or issue the product. For this reason, we request that the revised Schedule Page and its corresponding Explanation of Variability be substituted for the corresponding material provided with the previously approved submission.

The Schedule Page revision consists of the two explanations bracketed as variable and shown near the bottom of Page 5 beneath the Table of Monthly Guaranteed Cost of Insurance Rates Per \$1,000 of Amount At Risk.

The first explanation will be printed on the Schedule Page for all policy issues, except Juvenile policy issues. The second explanation will be printed on the Schedule Page for all juvenile policy issues only. The explanations, as explained will either be "in" or "out"; however, the language contained therein will not change.

The Company believes the use of these two statements eliminates ambiguity while providing clearer information regarding juvenile Insured policy requirements.

If you would like to discuss any aspect of this filing, please contact me at 312.499.5635.

## Company and Contact

### Filing Contact Information

Jeff Kulesus, Consultant Jeff.Kulesus@Milliman.com  
2 Conway Park, Ste. 180 312-499-5635 [Phone]  
150 Field Drive 847-604-8671 [FAX]  
Lake Forest, IL 60045

### Filing Company Information

(This filing was made by a third party - MUSA01)

Kemper Investors Life Insurance Company	CoCode: 90557	State of Domicile: Illinois
1400 American Lane	Group Code: 212	Company Type: Life and Annuity
Schaumburg, IL 60196-6801	Group Name:	State ID Number:
(887) 275-6017 ext. [Phone]	FEIN Number: 36-3050975	

-----

## Filing Fees

Fee Required? Yes  
Fee Amount: \$50.00

SERFF Tracking Number: MLLM-126952536 State: Arkansas  
Filing Company: Kemper Investors Life Insurance Company State Tracking Number: 47543  
Company Tracking Number: 0146PAL02-08  
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.101 External Indexed - Single Life  
Adjustable Life  
Product Name: Informational Filing  
Project Name/Number: Kemper Investors Life Insurance Company/0146PAL02-08  
Retaliatory? Yes  
Fee Explanation: 1 informational filing x \$50.00@ = \$50.00  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Kemper Investors Life Insurance Company	\$50.00	12/16/2010	43031972

SERFF Tracking Number: MLLM-126952536 State: Arkansas  
Filing Company: Kemper Investors Life Insurance Company State Tracking Number: 47543  
Company Tracking Number: 0146PAL02-08  
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.101 External Indexed - Single Life  
Adjustable Life  
Product Name: Informational Filing  
Project Name/Number: Kemper Investors Life Insurance Company/0146PAL02-08

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Linda Bird Informational Purposes		01/05/2011	01/05/2011

### Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Form	Schedule Page	Jeff Kulesus	12/16/2010	12/16/2010

<i>SERFF Tracking Number:</i>	<i>MLLM-126952536</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Kemper Investors Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>47543</i>
<i>Company Tracking Number:</i>	<i>0146PAL02-08</i>		
<i>TOI:</i>	<i>L09I Individual Life - Flexible Premium</i>	<i>Sub-TOI:</i>	<i>L09I.101 External Indexed - Single Life</i>
	<i>Adjustable Life</i>		
<i>Product Name:</i>	<i>Informational Filing</i>		
<i>Project Name/Number:</i>	<i>Kemper Investors Life Insurance Company/0146PAL02-08</i>		

## Disposition

Disposition Date: 01/05/2011

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: MLLM-126952536 State: Arkansas

Filing Company: Kemper Investors Life Insurance Company State Tracking Number: 47543

Company Tracking Number: 0146PAL02-08

TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.101 External Indexed - Single Life  
Adjustable Life

Product Name: Informational Filing

Project Name/Number: Kemper Investors Life Insurance Company/0146PAL02-08

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		Yes
Supporting Document	Health - Actuarial Justification		No
Supporting Document	Outline of Coverage		No
Supporting Document	Authorization Letter		Yes
Supporting Document	Statement of Variability		Yes
Supporting Document	Revised Schedule Page Showing Changes Marked		Yes
Form (revised)	Schedule Page		Yes
Form	Schedule Page		Yes

SERFF Tracking Number: MLLM-126952536 State: Arkansas

Filing Company: Kemper Investors Life Insurance Company State Tracking Number: 47543

Company Tracking Number: 0146PAL02-08

TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.101 External Indexed - Single Life

Adjustable Life

Product Name: Informational Filing

Project Name/Number: Kemper Investors Life Insurance Company/0146PAL02-08

## Amendment Letter

Submitted Date: 12/16/2010

### Comments:

Please substitute the attached Schedule Page for the previously submitted copy.

### Changed Items:

#### Form Schedule Item Changes:

#### Form Schedule Item Changes:

Form Number	Form Type	Form Name	Action	Form Action Other	Previous Filing #	Replaced Form #	Readability Score	Attachments
UL121AR-01	Schedule Pages	Schedule Page	Revised		MLLM-126729865	UL121AR-0152.700		AR SOVL for UL121AR-01 Schedule Page 12-01-2010.pdf

SERFF Tracking Number: MLLM-126952536 State: Arkansas

Filing Company: Kemper Investors Life Insurance Company State Tracking Number: 47543

Company Tracking Number: 0146PAL02-08

TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.101 External Indexed - Single Life

Adjustable Life

Product Name: Informational Filing

Project Name/Number: Kemper Investors Life Insurance Company/0146PAL02-08

## Form Schedule

Lead Form Number: UL121AR-01

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	UL121AR-01	Schedule Pages	Schedule Page	Revised	Replaced Form #: UL121AR-01 Previous Filing #: MLLM-126729865	52.700	AR SOVL for UL121AR-01 Schedule Page 12-01-2010.pdf



# Statement of Variability for Policy Schedule Page For Form Number UL121AR-01

<b>Variable</b>	<b>Bracketed Item</b>	<b>Description of Variable</b>	<b>Use</b>
#1	POLICY NUMBER	As automated system assigns.	Data will change with each policy
#2	INSURED	Insured's name as it appears on the application.	Data will change with each policy
#3	AGE	Issue ages 0 - 85	Data will change with each policy
#4	SEX	Gender choices are 'Male' or 'Female'	Data will change with each policy
#5	POLICYOWNER	Owner's name as it appears on the application.	Data will change with each policy
#6	POLICY DATE	Issue date, unless otherwise specified on the application. format = Month, DD,YYYY	Data will change with each policy
#7	ISSUE DATE	Issue Date format = Month, DD,YYYY	Data will change with each policy
#8	MATURITY DATE	Shows policy anniversary nearest the Insured's age 121 format = Month, DD, YYYY	Data will change with each policy
#9	INITIAL SPECIFIED AMOUNT (EXCLUDING RIDERS)	\$100,000.00 - \$999,999,999.00 (Numerical range) (Maximum subject to underwriting limits)	Data will change with each policy
#10	MINIMUM SPECIFIED AMOUNT	\$100,000.00 - 250,000.00 (Numerical range)	Data may change depending upon experience. Any change will be applied in a uniform and nondiscriminatory basis for new policy issues on a go-forward basis.
#11	PREMIUM CLASS	Preferred Best Non-Tobacco Preferred Non-Tobacco Standard Plus Non-Tobacco Standard Non-Tobacco Preferred Tobacco Standard Tobacco	Data will change with each policy
#12	TABLE EXTRA	Section will appear only if a Table rating is assigned.	Data will change with each policy
#12a	% of extra	Percentage range between 50 and 400 percent.	Data will change with each policy
#12b	Table	Table 2; Table 3, Table 4, Table 5, Table 6, Table 7, Table 8, Table 9, Table 10, Table 11, Table 12, Table 13, Table 14, Table 15, Table 16	Data will change with each policy

#13	FLAT EXTRA CHARGE	Section will appear only if a temporary or permanent flat extra charge is applied.	Data will change with each policy
#13a	\$ amount per \$1000	\$0.50 - \$100.00 (Numerical range)	Data will change with each policy
#13b	number of years	1 - 121 (Numerical range)	Data will change with each policy
#14	BASIS OF VALUES	Male Non-Tobacco Male Tobacco Female Non-Tobacco Female Tobacco	Data will change with each policy by gender and tobacco class
#15	PLANNED PERIODIC PREMIUM	200.00 - 9,999,999.00 (Numerical range) Dollar amount varies by age, gender, premium class, death benefit option and coverage amount.	Data will change with each policy
#16	PREMIUM FREQUENCY	Annual, Semi-annual, Quarterly, Monthly	Data will change with each policy
#17	INITIAL PREMIUM	200.00 - 9,999,999.00 (Numerical range) Dollar amount varies by age, gender, premium class, death benefit option and coverage amount.	Data will change with each policy
#18	MINIMUM PREMIUM	200.00 - 10,000.00 (Numerical range) Dollar amount varies by age, gender, premium class, death benefit option and coverage amount.	Data will change with each policy
#19	LAPSE PROTECTION PREMIUM (ACCOUNT VALUE A)	\$ premium per year 200.00 - 9,999,999.00 (Numerical range). Dollar amount varies by age, gender, premium class, death benefit option and coverage amount.	Data will change with each policy
#20	GUARANTEED PREMIUM FOR SELECTED LAPSE PROTECTION BENEFIT PERIOD	\$ premium per year 200.00 - 9,999,999.00 (Numerical range). Dollar amount varies by age, gender, premium class, death benefit option and coverage amount.	Data will change with each policy
#21	Selected Payment Period	1 - 121 (Year numerical range) This is the selected payment period for Item # 22.	Data will change with each policy
#22	INITIAL SELECTED LAPSE PROTECTION BENEFIT PERIOD	5 - 121 (Numerical range)	Data will change with each policy
#23	DEATH BENEFIT OPTION	A or C (Alpha)	Data will change with each policy
#24	ISSUE STATE	All states within the Continental United States plus Alaska and Hawaii.	Data will change with each policy
#25	DEPARTMENT OF INSURANCE TELEPHONE NUMBER	Area code plus telephone number, as provided by DOI. 123-456-7890	Data will change with each policy

#26	TABLE OF MONTHLY GUARANTEED COST OF INSURANCE RATE PER \$1000	Table shows the ages and associated guaranteed maximum monthly cost of insurance rates for the appropriate Issue Age, tobacco class and gender.	Data will change with each policy
#26a	Explanation of monthly cost of insurance rates.	The paragraph provides an explanation of rates for all insureds except juvenile insureds.	This explanatory paragraph will print for all except juvenile issues. As such, the variable language described under Variable Item #26b will not be printed.
#26b	Explanation of monthly cost of insurance rates for juvenile issues.	The paragraph provides an explanation of rates only for juvenile insureds.	This explanatory paragraph will only print for juvenile issues. The variable language described in Variable Item # 26a will not be printed Juvenile insureds.
#27	GUARANTEED MONTHLY POLICY LOAD PER \$1,000 SPECIFIED AMOUNT	0.00 - 50.00 (Numerical range) Dollar amount varies by Issue Age, gender, premium class, death benefit option and coverage amount and will be applied in a uniform and nondiscriminatory manner to all Insureds in the same class.	Data will change with each policy
#28	TABLE OF SURRENDER CHARGES	Dollar amount varies by Issue Age, tobacco class, gender and coverage amount.	Data will change with each policy
#29	MINIMUM INCREASE IN SPECIFIED AMOUNT	50,000.00 - 200,000.00 (Dollar amount range)	Data may change depending upon experience. Any change will be applied in a uniform and nondiscriminatory basis for new policy issues on a go-forward basis. Data may change depending upon experience. Any change will be applied in a uniform and nondiscriminatory basis for new policy issues on a go-forward basis. Data may change depending upon experience. Any change will be applied in a uniform and nondiscriminatory basis for new policy issues on a go-forward basis.
#30	MINIMUM DECREASE	25,000.00 - 200,000.00 (Dollar amount range)	
#31	MINIMUM PLANNED PERIODIC PREMIUM	200.00 - 10,000.00 (Dollar amount range)	

#32	MINIMUM PARTIAL WITHDRAWAL	2,000.00 - 25,000.00 (Dollar amount range)	Data may change depending upon experience. Any change will be applied in a uniform and nondiscriminatory basis for new policy issues on a go-forward basis.
#33	MINIMUM PREMIUM PAYABLE	3 - 20 (Year numerical range)	Data may change depending upon experience. Any change will be applied in a uniform and nondiscriminatory basis for new policy issues on a go-forward basis.

#34	MAXIMUM PARTIAL WITHDRAWAL FEE	50.00 - 200.00 (Dollar amount range)	Data may change depending upon experience. Any change will be applied in a uniform and nondiscriminatory basis for new policy issues on a go-forward basis.
#35	MAXIMUM ATTAINED AGE FOR AN INCREASE OR REINSTATEMENT	75 - 100 (Year numerical range)	Data may change depending upon experience. Any change will be applied in a uniform and nondiscriminatory basis for new policy issues on a go-forward basis.
#36	MINIMUM LOAN AMOUNT	2,000.00 - 25,000.00 (Dollar amount range)	Data may change depending upon experience. Any change will be applied in a uniform and nondiscriminatory basis for new policy issues on a go-forward basis.
#37	THRESHOLD PERCENTAGE FOR CALCULATION OF LAPSE PROTECTION ACCOUNT B CREDITED INTEREST	0.0 - 250.0 (Percentage range)	Data will change with each policy
#38	LAPSE PROTECTION ACCOUNT VALUE A MONTHLY COST OF INSURANCE RATES PER \$1,000	Table shows the ages and associated monthly cost of insurance rates for the appropriate Issue Age, Specified Amount, death benefit option, premium class and gender for Lapse Protection Account Value A.	Data will change with each policy
#39	LAPSE PROTECTION ACCOUNT VALUE A CREDITED INTEREST AND PREMIUM LOAD TABLE, Policy Year	1 - 121 (Numerical range)	Data will change with each policy
#40	Monthly Credited Interest Rate	0.1 - 3.00 (Percentage range)	Data will change with each policy
#41	Load Below Annual Threshold Premium	3.0 - 35.0 (Percentage range)	Data will change with each policy
#42	Annual Threshold Premium	200.00 - 9,999,999.00 (Dollar range)	Data will change with each policy
#43	Load Above Annual Threshold Premium	3.0 - 60.0 (Percentage range)	Data will change with each policy
#44	LAPSE PROTECTION ACCOUNT VALUE B MONTHLY COST OF INSURANCE RATES PER \$1,000	Table shows the ages and associated monthly cost of insurance rates for the appropriate Issue Age, Specified Amount, death benefit option, premium class and gender for Lapse Protection Account Value B.	Data will change with each policy

#45	LAPSE PROTECTION ACCOUNT VALUE B CREDITED INTEREST AND PREMIUM LOAD TABLE, Policy Year	1 - 121 (Numerical range)	Data will change with each policy
#46	Monthly Credited Interest Rate	0.1 - 3.00 (Percentage range)	Data will change with each policy
#47	Load Below Annual Threshold Premium	3.0 - 35.0 (Percentage range)	Data will change with each policy
#48	Annual Threshold Premium	200.00 - 9,999,999.00 (Dollar range)	Data will change with each policy
#49	Load Above Annual Threshold Premium	3.0 - 60.0 (Percentage range)	Data will change with each policy
#50	Monthly Percentage	0.1 - 3.0 (Percentage range)	Data will change with each policy

Please Note: The # sign plus the numbers 1 through 24 will not appear on the schedule. They were added for ease of relating the bracketed items to the SOVL.

## SCHEDULE PAGE

<b>Policy Number:</b>	<u>1</u> [1234567890]
<b>Insured:</b>	<u>2</u> [John Doe]
<b>Issue Age and Gender:</b>	<u>3, 4</u> [35, Male]
<b>Owner:</b>	<u>5</u> [John Doe]
<b>Policy Date:</b>	<u>-6</u> [April 1, 2010]
<b>Issue Date:</b>	<u>7</u> [April 1, 2010]
<b>Maturity Date:</b>	<u>8</u> [April 1, 2096]
<b>Initial Specified Amount (Excluding Riders):</b>	\$ <u>9</u> [2,500,000]
<b>Minimum Specified Amount:</b>	\$ <u>10</u> [250,000.00]
<b>Premium Class:</b>	<u>11</u> [Standard Nontobacco]
<b><u>12</u>[Table Extra:</b>	<u>12a</u> [50.0]% extra cost of insurance <u>12b</u> [(Table 2)]]
<b><u>13</u> [Flat Extra Charge:</b>	\$ <u>13a</u> [15.00] per \$1,000 of amount at risk for <u>13b</u> [3] years]
<b>Basis of Values:</b>	2001 CSO <u>14</u> [Male Nonsmoker] Mortality Table, Age Nearest Birthday
<b>Guaranteed Minimum Credited Interest Rate:</b>	2.0% Per Year (Equivalent to 0.16516% Per Month)
<b>Planned Periodic Premium:</b>	\$ <u>15</u> [15,482.50]
<b>Premium Frequency:</b>	<u>16</u> [Annually]
<b>Initial Premium:</b>	\$ <u>17</u> [15,482.50]
<b>Minimum Premium:</b>	\$ <u>18</u> [14,190.70] Per Year for the First 3 Policy Years
<b>Lapse Protection Premium (Account Value A):</b>	\$ <u>19</u> [15,482.50] Per Year
<b>Maximum Lapse Protection Period:</b>	To Insured Attained Age 121
<b>Guaranteed Premium for Selected</b>	
<b>Lapse Protection Benefit Period:</b>	\$ <u>20</u> [15,482.50] for <u>21</u> [65] years
<b>Initial Selected Lapse Protection Benefit Period:</b>	To Insured Attained Age <u>22</u> [100]
<b>Plan:</b>	Flexible Premium Adjustable Universal Life
<b>Death Benefit Option:</b>	<u>23</u> [A]
<b>Issue State:</b>	<u>24</u> [Any State]
<b>Department of Insurance Telephone Number:</b>	<u>25</u> [123-456-7890]

The policy may not mature even if Planned Periodic Premiums are paid because the current cost of insurance and interest rates are not guaranteed, policy loans and partial withdrawals may be taken, and there may be changes to the Specified Amount.

At some future time, the Policy Value may not cover the next Monthly Deductions. When that occurs, the policy may enter the Grace Period and will terminate at the end of that period if sufficient premium to cover the Monthly Deductions is not paid before the end of the Grace Period.

Costs of insurance, expense charges, and other charges for riders and endorsements, if any, are shown on the rider schedule page(s).

**Kemper Investors Life Insurance Company**

## SCHEDULE PAGE (Continued)

Effective Date: 6 [April 1, 2010]

**Table of Monthly Guaranteed Cost of Insurance Rates Per \$1,000 of Amount At Risk**

<u>26</u> Age	Policy Year	Rate	Age	Policy Year	Rate	Age	Policy Year	Rate
35	1	0.091	65	31	1.289	95	61	22.266
36	2	0.096	66	32	1.418	96	62	23.649
37	3	0.100	67	33	1.548	97	63	25.124
38	4	0.108	68	34	1.688	98	64	26.698
39	5	0.114	69	35	1.833	99	65	28.378
40	6	0.122	70	36	2.008	100	66	30.175
41	7	0.132	71	37	2.205	101	67	31.601
42	8	0.144	72	38	2.463	102	68	33.120
43	9	0.158	73	39	2.736	103	69	34.737
44	10	0.175	74	40	3.023	104	70	36.457
45	11	0.194	75	41	3.336	105	71	38.261
46	12	0.213	76	42	3.678	106	72	40.179
47	13	0.233	77	43	4.074	107	73	42.218
48	14	0.244	78	44	4.538	108	74	44.386
49	15	0.258	79	45	5.073	109	75	46.688
50	16	0.277	80	46	5.656	110	76	49.133
51	17	0.299	81	47	6.320	111	77	51.728
52	18	0.330	82	48	7.012	112	78	54.483
53	19	0.363	83	49	7.758	113	79	57.409
54	20	0.406	84	50	8.583	114	80	60.513
55	21	0.458	85	51	9.506	115	81	63.806
56	22	0.512	86	52	10.528	116	82	67.299
57	23	0.569	87	53	11.645	117	83	71.004
58	24	0.618	88	54	12.842	118	84	74.935
59	25	0.675	89	55	14.104	119	85	79.102
60	26	0.743	90	56	15.422	120	86	83.333
61	27	0.827	91	57	16.661			
62	28	0.928	92	58	17.953			
63	29	1.043	93	59	19.315			
64	30	1.163	94	60	20.754			

26a The monthly guaranteed cost of insurance rates shown above are based on the 2001 Commissioner's Standard Ordinary Smoker/Non smoker Mortality Table, Age Nearest Birthday and the Insured's gender and premium class at issue. Actual monthly cost of insurance rates will be determined by Us based on Our expectations as to future experience. However, these actual costs of insurance rate will not be greater than those shown above.

27b The Monthly Guaranteed Cost of Insurance rates shown above assume a premium class at or prior to age 15 (if applicable) representing a composite rate as reflected in the 2001 CSO, Age-Nearest Birthday, Gender-Distinct, Ultimate Mortality Table. For ages 16-17, the Monthly Guaranteed Cost of Insurance rates are based upon the 2001 CSO Non-Smoker Mortality Table, Age-Nearest Birthday, Sex-Distinct rates. Prior to the Policy Anniversary nearest the Insured's age 18, the Owner will be asked by Us to provide written certification to Us that the Insured remains a non-tobacco user. If We do not receive written certification of the continued non-tobacco status of the Insured by attained age 18, the Monthly Guaranteed Cost of Insurance rates will change to reflect a Tobacco premium class. A new set of Schedule Pages will be sent to You in such a case.

**Kemper Investors Life Insurance Company**



## SCHEDULE PAGE (Continued)

### Expense Charges

<b>Guaranteed Maximum Monthly Expense Charges:</b>	\$7.50 Per Policy
<b>Percentage of Premium Expense Charges (Guaranteed Maximum):</b>	7.5% on All Premium Received in All Policy Years
<b>Guaranteed Monthly Policy Load Per \$1,000 Specified Amount:</b>	<u>\$27</u> [1.00] All Policy Years

### **28 TABLE OF SURRENDER CHARGES FOR POLICY SURRENDER**

<b>Year</b>	<b>Charge</b>
1	\$ 46,925.00
2	44,875.00
3	42,775.00
4	40,650.00
5	38,475.00
6	36,250.00
7	34,000.00
8	31,700.00
9	29,350.00
10	26,950.00
11	24,500.00
12	22,000.00
13	19,450.00
14	16,850.00
15	14,200.00
16	11,500.00
17	8,700.00
18	5,875.00
19	2,975.00
20	\$ 0.00
And Thereafter	

**Kemper Investors Life Insurance Company**

## SCHEDULE PAGE (Continued)

Effective Date: 6 [April 1, 2010]

### Death Benefit As A Percentage of Policy Value Table

Attained Age	Percentage	Attained Age	Percentage
0-40	250%	61	128%
41	243	62	126
42	236	63	124
43	229	64	122
44	222	65	120
45	215	66	119
46	209	67	118
47	203	68	117
48	197	69	116
49	191	70	115
50	185	71	113
51	178	72	111
52	171	73	109
53	164	74	107
54	157	75-90	105
55	150	91	104
56	146	92	103
57	142	93	102
58	138	94+	101
59	134		
60	130		

**Kemper Investors Life Insurance Company**

## SCHEDULE PAGE (Continued)

<b>Minimum Increase in Specified Amount:</b>	<b>\$<u>29</u>[50,000.00]</b>
<b>Minimum Decrease in Specified Amount:</b>	<b>\$<u>30</u>[25,000.00]</b>
<b>Minimum Planned Periodic Premium:</b>	<b>\$<u>31</u>[200.00]</b>
<b>Minimum Partial Withdrawal Amount:</b>	<b>\$<u>32</u>[2,000.00]</b>
<b>Minimum Premium Payable For:</b>	<b><u>33</u>[3] Years</b>
<b>Maximum Partial Withdrawal Fee:</b>	<b>\$<u>34</u>[50.00]</b>
<b>Maximum Attained Age for an Increase or Reinstatement:</b>	<b><u>35</u>[80]</b>
<b>Maximum Loan Interest Rate:</b>	<b>6.0% (Annual Effective Rate in Arrears)</b>
<b>Minimum Loan Amount:</b>	<b>\$<u>36</u>[2,000.00]</b>
<b>Threshold Percentage for Calculation of Lapse Protection Account B Credited Interest:</b>	<b><u>37</u>[150.0]%</b>

**Kemper Investors Life Insurance Company**

## SCHEDULE PAGE (Continued)

### Lapse Protection Account Value A

#### Lapse Protection Account Value A Monthly Cost of Insurance Rates Per \$1,000

The Lapse Protection Account Value A Cost of Insurance Rates are only used to determine the balance of Account Value A and have no bearing on the Policy Value, Cash Value, or Surrender Value.

<b>38 Age</b>	<b>Policy Year</b>	<b>Rate</b>	<b>Age</b>	<b>Policy Year</b>	<b>Rate</b>	<b>Age</b>	<b>Policy Year</b>	<b>Rate</b>
35	1	0.076	57	23	0.479	78	44	3.817
36	2	0.081	58	24	0.520	79	45	4.266
37	3	0.084	59	25	0.568	80	46	4.757
38	4	0.090	60	26	0.625	81	47	5.316
39	5	0.096	61	27	0.695	82	48	5.898
40	6	0.102	62	28	0.781	83	49	6.525
41	7	0.111	63	29	0.877	84	50	7.219
42	8	0.121	64	30	0.978	85	51	7.995
43	9	0.133	57	23	0.479	86	52	8.855
44	10	0.147	65	31	1.084	87	53	9.795
45	11	0.163	66	32	1.192	88	54	10.801
46	12	0.179	67	33	1.302	89	55	11.863
47	13	0.196	68	34	1.419	90	56	12.971
48	14	0.205	69	35	1.541	91	57	14.013
49	15	0.217	70	36	1.689	92	58	15.100
50	16	0.233	71	37	1.855	93	59	16.246
51	17	0.252	72	38	2.072	95	61	18.728
52	18	0.278	73	39	2.301	96	62	19.891
53	19	0.306	74	40	2.542	97	63	21.132
54	20	0.341	75	41	2.806	98	64	22.456
55	21	0.386	76	42	3.093	99	65	23.869
56	22	0.430	77	43	3.427			

**Kemper Investors Life Insurance Company**

## SCHEDULE PAGE (Continued)

### Lapse Protection Account Value A Credited Interest and Premium Load Table

The Lapse Protection Account Value A premium loads are used to determine the monthly value of Lapse Protection Account A. There are two premium loads. The first Lapse Protection Account Value A premium load is a percentage of the premium amount that falls below the Annual Threshold Premium, The second Lapse Protection Account Value A premium load is a percentage of the premium amount that exceeds the Annual Threshold Premium,

<b>Policy 39Yea r</b>	<b>Monthly Credited Interest 40Rate</b>	<b>41Load Below Annual Threshold Premium</b>	<b>42Annual Threshold Premium</b>	<b>43Load Above Annual Threshold Premium</b>	<b>Policy 39Yea r</b>	<b>Monthly Credited Interest 40Rate</b>	<b>41Load Below Annual Threshold Premium</b>	<b>42Annual Threshold Premium</b>	<b>43Load Above Annual Threshold Premium</b>
1	0.4074%	10.00%	15,482.50	10.00%	31	0.4868%	10.00%	49,931.88	10.00%
2	0.4074%	10.00%	15,482.50	10.00%	32	0.4868%	10.00%	54,857.21	10.00%
3	0.4074%	10.00%	15,482.50	10.00%	33	0.5654%	10.00%	59,838.22	10.00%
4	0.4074%	10.00%	15,482.50	10.00%	34	0.5654%	10.00%	65,193.06	10.00%
5	0.4074%	10.00%	15,482.50	10.00%	35	0.6434%	10.00%	70,728.96	10.00%
6	0.4074%	10.00%	15,482.50	10.00%	36	0.6434%	10.00%	77,428.19	10.00%
7	0.4074%	10.00%	15,482.50	10.00%	37	0.7207%	10.00%	84,903.22	10.00%
8	0.4074%	10.00%	15,482.50	10.00%	38	0.7207%	10.00%	94,693.40	10.00%
9	0.4074%	10.00%	15,482.50	10.00%	39	0.7207%	10.00%	104,985.26	10.00%
10	0.4074%	10.00%	15,482.50	10.00%	40	0.7207%	10.00%	115,773.27	10.00%
11	0.4074%	10.00%	15,482.50	10.00%	41	0.7207%	10.00%	127,519.43	10.00%
12	0.4074%	10.00%	15,482.50	10.00%	42	0.7974%	10.00%	140,273.90	10.00%
13	0.4074%	10.00%	15,482.50	10.00%	43	0.7974%	10.00%	155,011.45	10.00%
14	0.4074%	10.00%	15,482.50	10.00%	44	0.7974%	10.00%	172,131.08	10.00%
15	0.4074%	10.00%	15,482.50	10.00%	45	0.7974%	10.00%	191,772.37	10.00%
16	0.4074%	10.00%	15,482.50	10.00%	46	0.8735%	10.00%	213,034.99	10.00%
17	0.4074%	10.00%	15,482.50	10.00%	47	0.8735%	10.00%	237,051.09	10.00%
18	0.4074%	10.00%	15,482.50	10.00%	48	0.8735%	10.00%	261,845.19	10.00%
19	0.4074%	10.00%	15,482.50	10.00%	49	0.8735%	10.00%	288,336.07	10.00%
20	0.4074%	10.00%	15,808.32	10.00%	50	0.8735%	10.00%	317,374.84	10.00%
21	0.4074%	10.00%	17,847.30	10.00%	51	0.9489%	10.00%	349,452.17	10.00%
22	0.4074%	10.00%	19,917.23	10.00%	52	0.9489%	10.00%	384,567.72	10.00%
23	0.4074%	10.00%	22,147.28	10.00%	53	0.9489%	10.00%	422,397.46	10.00%
24	0.4074%	10.00%	24,052.82	10.00%	54	0.9489%	10.00%	462,344.02	10.00%
25	0.4074%	10.00%	26,247.55	10.00%	55	0.9489%	10.00%	503,833.50	10.00%
26	0.4074%	10.00%	28,892.01	10.00%	56	1.0237%	10.00%	546,426.24	10.00%
27	0.4074%	10.00%	32,113.77	10.00%	57	1.0237%	10.00%	585,841.48	10.00%
28	0.4074%	10.00%	36,039.66	10.00%	58	1.0237%	10.00%	626,272.51	10.00%
29	0.4074%	10.00%	40,442.11	10.00%	59	1.0237%	10.00%	668,210.22	10.00%
30	0.4074%	10.00%	45,062.53	10.00%	60	1.0237%	10.00%	711,729.74	10.00%

**Kemper Investors Life Insurance Company**

## SCHEDULE PAGE (Continued)

### Lapse Protection Account Value A Credited Interest and Premium Load Table, Continued

	Monthly	<u>41</u> Load		<u>43</u> Load		Monthly	<u>41</u> Load		<u>43</u> Load
Policy	Credited	Below	<u>42</u> Annual	Above	Policy	Credited	Below	<u>42</u> Annual	Above
<u>39</u> Yea	<u>40</u> Rate	Annual	Threshold	Annual	<u>39</u> Yea	Interest	Annual	Threshold	Annual
r		Threshold	Premium	Premium	r	<u>40</u> Rate	Premium	Premium	Threshold
61	1.0237%	10.00%	756,597.82	10.00%	64	1.0237%	10.00%	883,340.45	10.00%
62	1.0237%	10.00%	796,914.29	10.00%	65	1.0237%	10.00%	929,563.60	10.00%
63	1.0237%	10.00%	839,138.03	10.00%					

Kemper Investors Life Insurance Company

## SCHEDULE PAGE (Continued)

### Lapse Protection Account Value B

#### Lapse Protection Account Value B Monthly Cost of Insurance Rates Per \$1,000

The Lapse Protection Account Value B Cost of Insurance Rates are only used to determine the balance of Account Value B and have no bearing on Policy Value, Cash Value, or Surrender Value.

<b>44 Age</b>	<b>Policy Year</b>	<b>Rate</b>	<b>Age</b>	<b>Policy Year</b>	<b>Rate</b>	<b>Age</b>	<b>Policy Year</b>	<b>Rate</b>
35	1	0.076	65	31	1.084	95	61	18.728
36	2	0.081	66	32	1.192	96	62	19.891
37	3	0.084	67	33	1.302	97	63	21.132
38	4	0.090	68	34	1.419	98	64	22.456
39	5	0.096	69	35	1.541	99	65	23.869
40	6	0.102	70	36	1.689	100	66	25.380
41	7	0.111	71	37	1.855	101	67	26.580
42	8	0.121	72	38	2.072	102	68	27.857
43	9	0.133	73	39	2.301	103	69	29.217
44	10	0.147	74	40	2.542	104	70	30.664
45	11	0.163	75	41	2.806	105	71	32.181
46	12	0.179	76	42	3.093	106	72	33.795
47	13	0.196	77	43	3.427	107	73	35.510
48	14	0.205	78	44	3.817	108	74	37.333
49	15	0.217	79	45	4.266	109	75	39.270
50	16	0.233	80	46	4.757	110	76	41.326
51	17	0.252	81	47	5.316	111	77	43.509
52	18	0.278	82	48	5.898	112	78	45.826
53	19	0.306	83	49	6.525	113	79	48.287
54	20	0.341	84	50	7.219	114	80	50.897
55	21	0.386	85	51	7.995	115	81	53.667
56	22	0.430	86	52	8.855	116	82	56.606
57	23	0.479	87	53	9.795	117	83	59.722
58	24	0.520	88	54	10.801	118	84	63.028
59	25	0.568	89	55	11.863	119	85	66.533
60	26	0.625	90	56	12.971	120	86	70.092
61	27	0.695	91	57	14.013			
62	28	0.781	92	58	15.100			
63	29	0.877	93	59	16.246			
64	30	0.978	94	60	17.456			

**Kemper Investors Life Insurance Company**

## SCHEDULE PAGE (Continued)

### Lapse Protection Account Value B Credited Interest and Premium Load Table

The Lapse Protection Account Value B premium loads are used to determine the monthly value of Lapse Protection Account B. There are two premium loads. The first Lapse Protection Account Value B premium load is a percentage of the premium amount that falls below the Annual Threshold Premium, The second Lapse Protection Account Value B premium load is a percentage of the premium amount that exceeds the Annual Threshold Premium,

Policy 45Yea r	Monthly Credited Interest 46Rate*	47Load Below Annual Threshold Premium	48Annual Threshold Premium	49Load Above Annual Threshold Premium	Policy 45Yea r	Monthly Credited Interest 46Rate*	47Load Below Annual Threshold Premium	48Annual Threshold Premium	49Load Above Annual Threshold Premium
1	0.4074%	10.00%	15,482.50	22.97%	31	0.4868%	10.00%	49,931.88	49.63%
2	0.4074%	10.00%	15,482.50	24.63%	32	0.4868%	10.00%	54,857.21	49.63%
3	0.4074%	10.00%	15,482.50	24.63%	33	0.5654%	10.00%	59,838.22	49.63%
4	0.4074%	10.00%	15,482.50	24.63%	34	0.5654%	10.00%	65,193.06	49.63%
5	0.4074%	10.00%	15,482.50	24.63%	35	0.6434%	10.00%	70,728.96	49.63%
6	0.4074%	10.00%	15,482.50	24.63%	36	0.6434%	10.00%	77,428.19	49.63%
7	0.4074%	10.00%	15,482.50	24.63%	37	0.7207%	10.00%	84,903.22	49.63%
8	0.4074%	10.00%	15,482.50	24.63%	38	0.7207%	10.00%	94,693.40	49.63%
9	0.4074%	10.00%	15,482.50	24.63%	39	0.7207%	10.00%	104,985.26	49.63%
10	0.4074%	10.00%	15,482.50	24.63%	40	0.7207%	10.00%	115,773.27	49.63%
11	0.4074%	10.00%	15,482.50	49.63%	41	0.7207%	10.00%	127,519.43	49.63%
12	0.4074%	10.00%	15,482.50	49.63%	42	0.7974%	10.00%	140,273.90	49.63%
13	0.4074%	10.00%	15,482.50	49.63%	43	0.7974%	10.00%	155,011.45	49.63%
14	0.4074%	10.00%	15,482.50	49.63%	44	0.7974%	10.00%	172,131.08	49.63%
15	0.4074%	10.00%	15,482.50	49.63%	45	0.7974%	10.00%	191,772.37	49.63%
16	0.4074%	10.00%	15,482.50	49.63%	46	0.8735%	10.00%	213,034.99	49.63%
17	0.4074%	10.00%	15,482.50	49.63%	47	0.8735%	10.00%	237,051.09	49.63%
18	0.4074%	10.00%	15,482.50	49.63%	48	0.8735%	10.00%	261,845.19	49.63%
19	0.4074%	10.00%	15,482.50	49.63%	49	0.8735%	10.00%	288,336.07	49.63%
20	0.4074%	10.00%	15,808.32	49.63%	50	0.8735%	10.00%	317,374.84	49.63%
21	0.4074%	10.00%	17,847.30	49.63%	51	0.9489%	10.00%	349,452.17	49.63%
22	0.4074%	10.00%	19,917.23	49.63%	52	0.9489%	10.00%	384,567.72	49.63%
23	0.4074%	10.00%	22,147.28	49.63%	53	0.9489%	10.00%	422,397.46	49.63%
24	0.4074%	10.00%	24,052.82	49.63%	54	0.9489%	10.00%	462,344.02	49.63%
25	0.4074%	10.00%	26,247.55	49.63%	55	0.9489%	10.00%	503,833.50	49.63%
26	0.4074%	10.00%	28,892.01	49.63%	56	1.0237%	10.00%	546,426.24	49.63%
27	0.4074%	10.00%	32,113.77	49.63%	57	1.0237%	10.00%	585,841.48	49.63%
28	0.4074%	10.00%	36,039.66	49.63%	58	1.0237%	10.00%	626,272.51	49.63%
29	0.4074%	10.00%	40,442.11	49.63%	59	1.0237%	10.00%	668,210.22	49.63%
30	0.4074%	10.00%	45,062.53	49.63%	60	1.0237%	10.00%	711,729.74	49.63%

\* 50[0.4074]% Monthly for that portion of Lapse Protection Account Value B that is greater than 37[150]% of Lapse Protection Account Value A as described in the Lapse Protection Benefit Rider through attained age 100.



## **Kemper Investors Life Insurance Company**

## SCHEDULE PAGE (Continued)

### Lapse Protection Account Value B Credited Interest and Premium Load Table, Continued

Policy <u>45</u> Year	Monthly Credited Interest <u>46</u> Rate*	<u>47</u> Load Below Annual Threshold Premium	<u>48</u> Annual Threshold Premium	<u>49</u> Load Above Annual Threshold Premium	Policy <u>45</u> Year	Monthly Credited Interest <u>46</u> Rate*	<u>47</u> Load Below Annual Threshold Premium	<u>48</u> Annual Threshold Premium	<u>49</u> Load Above Annual Threshold Premium
61	1.0237%	10.00%	756,597.82	49.63%	76	1.0237%	0.00%	1,427,530.52	0.00%
62	1.0237%	10.00%	796,914.29	49.63%	77	1.0237%	0.00%	1,481,309.05	0.00%
63	1.0237%	10.00%	839,138.03	49.63%	78	1.0237%	0.00%	1,536,547.09	0.00%
64	1.0237%	10.00%	883,340.45	49.63%	79	1.0237%	0.00%	1,593,212.28	0.00%
65	1.0237%	10.00%	929,563.60	49.63%	80	1.0237%	0.00%	1,651,152.04	0.00%
66	1.0237%	0.00%	977,931.75	0.00%	81	1.0237%	0.00%	1,710,299.99	0.00%
67	1.0237%	0.00%	1,015,550.54	0.00%	82	1.0237%	0.00%	1,770,519.10	0.00%
68	1.0237%	0.00%	1,054,901.66	0.00%	83	1.0237%	0.00%	1,831,678.31	0.00%
69	1.0237%	0.00%	1,095,967.48	0.00%	84	1.0237%	0.00%	1,893,661.19	0.00%
70	1.0237%	0.00%	1,138,760.38	0.00%	85	1.0237%	0.00%	1,956,258.24	0.00%
71	1.0237%	0.00%	1,182,675.09	0.00%	86	1.0237%	0.00%	2,016,733.09	0.00%
72	1.0237%	0.00%	1,228,303.38	0.00%					
73	1.0237%	0.00%	1,275,632.10	0.00%					
74	1.0237%	0.00%	1,324,649.35	0.00%					
75	1.0237%	0.00%	1,375,305.02	0.00%					

\*50 [0.4074]% Monthly for that portion of Lapse Protection Account Value B that is greater than 37[150]% of Lapse Protection Account Value A as described in the Lapse Protection Benefit Rider through attained age 100.

**Kemper Investors Life Insurance Company**

SERFF Tracking Number: MLLM-126952536 State: Arkansas  
Filing Company: Kemper Investors Life Insurance Company State Tracking Number: 47543  
Company Tracking Number: 0146PAL02-08  
TOI: L09I Individual Life - Flexible Premium Sub-TOI: L09I.101 External Indexed - Single Life  
Adjustable Life  
Product Name: Informational Filing  
Project Name/Number: Kemper Investors Life Insurance Company/0146PAL02-08

## Supporting Document Schedules

Item Status: Status  
Date:

**Satisfied - Item:** Flesch Certification  
**Comments:**  
Readability Certification showing information for form UL121AR-01.  
**Attachment:**  
Readability Certification 07-20-2010.pdf

Item Status: Status  
Date:

**Satisfied - Item:** Application  
**Comments:**  
Form ZM-10300GK (07-10) was approved on 08-25-2010, SERFF Tracking # MLLM-126729865, State File # 46401.

Item Status: Status  
Date:

**Satisfied - Item:** Authorization Letter  
**Comments:**  
Authorization Letter  
**Attachment:**  
Authorization Letter.pdf

Item Status: Status  
Date:

**Satisfied - Item:** Statement of Variability  
**Comments:**  
Attached is the Statement of Variability and copy of the annotated Schedule Page attached thereto.  
**Attachment:**  
AR SOVL for UL121AR-01 Schedule Page 12-01-2010.pdf

Item Status: Status

Date:

# Kemper Investors Life Insurance Company

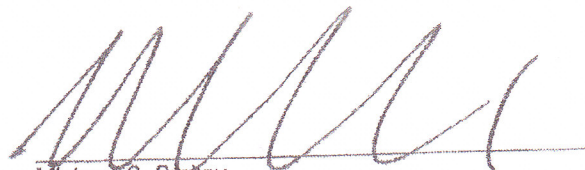
## READABILITY CERTIFICATION

I hereby certify on behalf of Kemper Investors Life Insurance Company that the following forms have been tested by an acceptable method specified in the Model Law and obtained Flesch scores as indicated:

	Form Number	Description	Flesch Score
1.	UL121-01	Flexible Premium Adjustable Life Insurance Policy (Combined with Application form ZM-10300GK (07/10)	52.7
2.	ZM-10300GK (07/10)	Part I of Application for Life Insurance (Combined with Policy form UL121-01	52.7
3.	ZM-10000GK (07/10)	Part II of Application for Individual Life Insurance	55.8
4.	UL121RPE-01	Replacement Endorsement	50.8
5.	UL121DK	Right to Examine and Cancel Policy	52.9
6.	UL121AVE-01	Aviation Risks Exclusion Endorsement	53.2
7.	RLP121-01	Lapse Protection Benefit Rider	52.6
8.	RME121-01	Maturity Extension Rider	51.8
9.	RAccBen-01	Accelerated Benefit Rider for Terminal Illness	50.1
10.	ZM-10070FK (6/10)	Foreign Travel Questionnaire	75.7
11.	ZM-10050GK (07/10)	Alcohol and Drug Use Questionnaire	72.5
12.	ZM-10060GK (07/10)	Aviation Questionnaire	60.5
13.	ZM-10040FK (06/10)	Avocation Questionnaire	70.8
14.	A1-18997-A 07/10	Financial Questionnaire	54.0

I hereby certify that the above forms, and the application used therewith, comply with the N.A.I.C. Model Policy Language Simplification Act. The forms described above are presented in no less than ten point type, one point leaded. The style, arrangement and overall appearance of the forms gives no undue prominence to any portion of the test or section of the forms.

Unless we hear from you to the contrary, we will assume that this certification satisfies the certification requirements for compliance with any present or future readability law enacted by your state. We understand that this certification will not be valid to the extent that there is a material difference between the readability law of your state and the N.A.I.C. Model.



Michael S. Smiley  
Assistant Secretary

Date: July 19, 2010

ADMINISTRATIVE OFFICE  
15375 SE 30<sup>TH</sup> Place, Suite 310  
Bellevue, Washington 98007  
Phone 425-577-5100  
Fax 425-643-8132

April 21, 2010

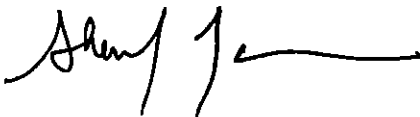
Mr. Jeffrey V. Kulesus, FLMI  
Consultant  
Milliman, Inc.  
Two Conway Park, Suite 180  
150 Field Drive  
Lake Forest, Illinois 60045

**RE: State Insurance Filings**

Dear Mr. Kulesus:

This letter will serve as authorization from Kemper Investors Life Insurance Company for employees of Milliman, Inc. to file policy forms and other related material on the company's behalf. It also authorizes Milliman to respond to inquiries on our behalf with all state insurance departments and jurisdictions where Kemper Investors Life Insurance Company is authorized to do business.

Sincerely,



Sherif Zakhary  
Vice President

# Statement of Variability for Policy Schedule Page For Form Number UL121AR-01

<b>Variable</b>	<b>Bracketed Item</b>	<b>Description of Variable</b>	<b>Use</b>
#1	POLICY NUMBER	As automated system assigns.	Data will change with each policy
#2	INSURED	Insured's name as it appears on the application.	Data will change with each policy
#3	AGE	Issue ages 0 - 85	Data will change with each policy
#4	SEX	Gender choices are 'Male' or 'Female'	Data will change with each policy
#5	POLICYOWNER	Owner's name as it appears on the application.	Data will change with each policy
#6	POLICY DATE	Issue date, unless otherwise specified on the application. format = Month, DD,YYYY	Data will change with each policy
#7	ISSUE DATE	Issue Date format = Month, DD,YYYY	Data will change with each policy
#8	MATURITY DATE	Shows policy anniversary nearest the Insured's age 121 format = Month, DD, YYYY	Data will change with each policy
#9	INITIAL SPECIFIED AMOUNT (EXCLUDING RIDERS)	\$100,000.00 - \$999,999,999.00 (Numerical range) (Maximum subject to underwriting limits)	Data will change with each policy
#10	MINIMUM SPECIFIED AMOUNT	\$100,000.00 - 250,000.00 (Numerical range)	Data may change depending upon experience. Any change will be applied in a uniform and nondiscriminatory basis for new policy issues on a go-forward basis.
#11	PREMIUM CLASS	Preferred Best Non-Tobacco Preferred Non-Tobacco Standard Plus Non-Tobacco Standard Non-Tobacco Preferred Tobacco Standard Tobacco	Data will change with each policy
#12	TABLE EXTRA	Section will appear only if a Table rating is assigned.	Data will change with each policy
#12a	% of extra	Percentage range between 50 and 400 percent.	Data will change with each policy
#12b	Table	Table 2; Table 3, Table 4, Table 5, Table 6, Table 7, Table 8, Table 9, Table 10, Table 11, Table 12, Table 13, Table 14, Table 15, Table 16	Data will change with each policy

#13	FLAT EXTRA CHARGE	Section will appear only if a temporary or permanent flat extra charge is applied.	Data will change with each policy
#13a	\$ amount per \$1000	\$0.50 - \$100.00 (Numerical range)	Data will change with each policy
#13b	number of years	1 - 121 (Numerical range)	Data will change with each policy
#14	BASIS OF VALUES	Male Non-Tobacco Male Tobacco Female Non-Tobacco Female Tobacco	Data will change with each policy by gender and tobacco class
#15	PLANNED PERIODIC PREMIUM	200.00 - 9,999,999.00 (Numerical range) Dollar amount varies by age, gender, premium class, death benefit option and coverage amount.	Data will change with each policy
#16	PREMIUM FREQUENCY	Annual, Semi-annual, Quarterly, Monthly	Data will change with each policy
#17	INITIAL PREMIUM	200.00 - 9,999,999.00 (Numerical range) Dollar amount varies by age, gender, premium class, death benefit option and coverage amount.	Data will change with each policy
#18	MINIMUM PREMIUM	200.00 - 10,000.00 (Numerical range) Dollar amount varies by age, gender, premium class, death benefit option and coverage amount.	Data will change with each policy
#19	LAPSE PROTECTION PREMIUM (ACCOUNT VALUE A)	\$ premium per year 200.00 - 9,999,999.00 (Numerical range). Dollar amount varies by age, gender, premium class, death benefit option and coverage amount.	Data will change with each policy
#20	GUARANTEED PREMIUM FOR SELECTED LAPSE PROTECTION BENEFIT PERIOD	\$ premium per year 200.00 - 9,999,999.00 (Numerical range). Dollar amount varies by age, gender, premium class, death benefit option and coverage amount.	Data will change with each policy
#21	Selected Payment Period	1 - 121 (Year numerical range) This is the selected payment period for Item # 22.	Data will change with each policy
#22	INITIAL SELECTED LAPSE PROTECTION BENEFIT PERIOD	5 - 121 (Numerical range)	Data will change with each policy
#23	DEATH BENEFIT OPTION	A or C (Alpha)	Data will change with each policy
#24	ISSUE STATE	All states within the Continental United States plus Alaska and Hawaii.	Data will change with each policy
#25	DEPARTMENT OF INSURANCE TELEPHONE NUMBER	Area code plus telephone number, as provided by DOI. 123-456-7890	Data will change with each policy



#26	TABLE OF MONTHLY GUARANTEED COST OF INSURANCE RATE PER \$1000	Table shows the ages and associated guaranteed maximum monthly cost of insurance rates for the appropriate Issue Age, tobacco class and gender.	Data will change with each policy
#26a	Explanation of monthly cost of insurance rates.	The paragraph provides an explanation of rates for all insureds except juvenile insureds.	This explanatory paragraph will print for all except juvenile issues. As such, the variable language described under Variable Item #26b will not be printed.
#26b	Explanation of monthly cost of insurance rates for juvenile issues.	The paragraph provides an explanation of rates only for juvenile insureds.	This explanatory paragraph will only print for juvenile issues. The variable language described in Variable Item # 26a will not be printed Juvenile insureds.
#27	GUARANTEED MONTHLY POLICY LOAD PER \$1,000 SPECIFIED AMOUNT	0.00 - 50.00 (Numerical range) Dollar amount varies by Issue Age, gender, premium class, death benefit option and coverage amount and will be applied in a uniform and nondiscriminatory manner to all Insureds in the same class.	Data will change with each policy
#28	TABLE OF SURRENDER CHARGES	Dollar amount varies by Issue Age, tobacco class, gender and coverage amount.	Data will change with each policy
#29	MINIMUM INCREASE IN SPECIFIED AMOUNT	50,000.00 - 200,000.00 (Dollar amount range)	Data may change depending upon experience. Any change will be applied in a uniform and nondiscriminatory basis for new policy issues on a go-forward basis. Data may change depending upon experience. Any change will be applied in a uniform and nondiscriminatory basis for new policy issues on a go-forward basis. Data may change depending upon experience. Any change will be applied in a uniform and nondiscriminatory basis for new policy issues on a go-forward basis.
#30	MINIMUM DECREASE	25,000.00 - 200,000.00 (Dollar amount range)	
#31	MINIMUM PLANNED PERIODIC PREMIUM	200.00 - 10,000.00 (Dollar amount range)	

#32	MINIMUM PARTIAL WITHDRAWAL	2,000.00 - 25,000.00 (Dollar amount range)	Data may change depending upon experience. Any change will be applied in a uniform and nondiscriminatory basis for new policy issues on a go-forward basis.
#33	MINIMUM PREMIUM PAYABLE	3 - 20 (Year numerical range)	Data may change depending upon experience. Any change will be applied in a uniform and nondiscriminatory basis for new policy issues on a go-forward basis.

#34	MAXIMUM PARTIAL WITHDRAWAL FEE	50.00 - 200.00 (Dollar amount range)	Data may change depending upon experience. Any change will be applied in a uniform and nondiscriminatory basis for new policy issues on a go-forward basis.
#35	MAXIMUM ATTAINED AGE FOR AN INCREASE OR REINSTATEMENT	75 - 100 (Year numerical range)	Data may change depending upon experience. Any change will be applied in a uniform and nondiscriminatory basis for new policy issues on a go-forward basis.
#36	MINIMUM LOAN AMOUNT	2,000.00 - 25,000.00 (Dollar amount range)	Data may change depending upon experience. Any change will be applied in a uniform and nondiscriminatory basis for new policy issues on a go-forward basis.
#37	THRESHOLD PERCENTAGE FOR CALCULATION OF LAPSE PROTECTION ACCOUNT B CREDITED INTEREST	0.0 - 250.0 (Percentage range)	Data will change with each policy
#38	LAPSE PROTECTION ACCOUNT VALUE A MONTHLY COST OF INSURANCE RATES PER \$1,000	Table shows the ages and associated monthly cost of insurance rates for the appropriate Issue Age, Specified Amount, death benefit option, premium class and gender for Lapse Protection Account Value A.	Data will change with each policy
#39	LAPSE PROTECTION ACCOUNT VALUE A CREDITED INTEREST AND PREMIUM LOAD TABLE, Policy Year	1 - 121 (Numerical range)	Data will change with each policy
#40	Monthly Credited Interest Rate	0.1 - 3.00 (Percentage range)	Data will change with each policy
#41	Load Below Annual Threshold Premium	3.0 - 35.0 (Percentage range)	Data will change with each policy
#42	Annual Threshold Premium	200.00 - 9,999,999.00 (Dollar range)	Data will change with each policy
#43	Load Above Annual Threshold Premium	3.0 - 60.0 (Percentage range)	Data will change with each policy
#44	LAPSE PROTECTION ACCOUNT VALUE B MONTHLY COST OF INSURANCE RATES PER \$1,000	Table shows the ages and associated monthly cost of insurance rates for the appropriate Issue Age, Specified Amount, death benefit option, premium class and gender for Lapse Protection Account Value B.	Data will change with each policy

#45	LAPSE PROTECTION ACCOUNT VALUE B CREDITED INTEREST AND PREMIUM LOAD TABLE, Policy Year	1 - 121 (Numerical range)	Data will change with each policy
#46	Monthly Credited Interest Rate	0.1 - 3.00 (Percentage range)	Data will change with each policy
#47	Load Below Annual Threshold Premium	3.0 - 35.0 (Percentage range)	Data will change with each policy
#48	Annual Threshold Premium	200.00 - 9,999,999.00 (Dollar range)	Data will change with each policy
#49	Load Above Annual Threshold Premium	3.0 - 60.0 (Percentage range)	Data will change with each policy
#50	Monthly Percentage	0.1 - 3.0 (Percentage range)	Data will change with each policy

Please Note: The # sign plus the numbers 1 through 24 will not appear on the schedule. They were added for ease of relating the bracketed items to the SOVL.

## SCHEDULE PAGE

<b>Policy Number:</b>	<u>1</u> [1234567890]
<b>Insured:</b>	<u>2</u> [John Doe]
<b>Issue Age and Gender:</b>	<u>3, 4</u> [35, Male]
<b>Owner:</b>	<u>5</u> [John Doe]
<b>Policy Date:</b>	<u>-6</u> [April 1, 2010]
<b>Issue Date:</b>	<u>7</u> [April 1, 2010]
<b>Maturity Date:</b>	<u>8</u> [April 1, 2096]
<b>Initial Specified Amount (Excluding Riders):</b>	\$ <u>9</u> [2,500,000]
<b>Minimum Specified Amount:</b>	\$ <u>10</u> [250,000.00]
<b>Premium Class:</b>	<u>11</u> [Standard Nontobacco]
<b><u>12</u>[Table Extra:</b>	<u>12a</u> [50.0]% extra cost of insurance <u>12b</u> [(Table 2)]]
<b><u>13</u> [Flat Extra Charge:</b>	\$ <u>13a</u> [15.00] per \$1,000 of amount at risk for <u>13b</u> [3] years]
<b>Basis of Values:</b>	2001 CSO <u>14</u> [Male Nonsmoker] Mortality Table, Age Nearest Birthday
<b>Guaranteed Minimum Credited Interest Rate:</b>	2.0% Per Year (Equivalent to 0.16516% Per Month)
<b>Planned Periodic Premium:</b>	\$ <u>15</u> [15,482.50]
<b>Premium Frequency:</b>	<u>16</u> [Annually]
<b>Initial Premium:</b>	\$ <u>17</u> [15,482.50]
<b>Minimum Premium:</b>	\$ <u>18</u> [14,190.70] Per Year for the First 3 Policy Years
<b>Lapse Protection Premium (Account Value A):</b>	\$ <u>19</u> [15,482.50] Per Year
<b>Maximum Lapse Protection Period:</b>	To Insured Attained Age 121
<b>Guaranteed Premium for Selected</b>	
<b>Lapse Protection Benefit Period:</b>	\$ <u>20</u> [15,482.50] for <u>21</u> [65] years
<b>Initial Selected Lapse Protection Benefit Period:</b>	To Insured Attained Age <u>22</u> [100]
<b>Plan:</b>	Flexible Premium Adjustable Universal Life
<b>Death Benefit Option:</b>	<u>23</u> [A]
<b>Issue State:</b>	<u>24</u> [Any State]
<b>Department of Insurance Telephone Number:</b>	<u>25</u> [123-456-7890]

The policy may not mature even if Planned Periodic Premiums are paid because the current cost of insurance and interest rates are not guaranteed, policy loans and partial withdrawals may be taken, and there may be changes to the Specified Amount.

At some future time, the Policy Value may not cover the next Monthly Deductions. When that occurs, the policy may enter the Grace Period and will terminate at the end of that period if sufficient premium to cover the Monthly Deductions is not paid before the end of the Grace Period.

Costs of insurance, expense charges, and other charges for riders and endorsements, if any, are shown on the rider schedule page(s).

**Kemper Investors Life Insurance Company**

## SCHEDULE PAGE (Continued)

Effective Date: 6 [April 1, 2010]

**Table of Monthly Guaranteed Cost of Insurance Rates Per \$1,000 of Amount At Risk**

<b>26 Age</b>	<b>Policy Year</b>	<b>Rate</b>	<b>Age</b>	<b>Policy Year</b>	<b>Rate</b>	<b>Age</b>	<b>Policy Year</b>	<b>Rate</b>
35	1	0.091	65	31	1.289	95	61	22.266
36	2	0.096	66	32	1.418	96	62	23.649
37	3	0.100	67	33	1.548	97	63	25.124
38	4	0.108	68	34	1.688	98	64	26.698
39	5	0.114	69	35	1.833	99	65	28.378
40	6	0.122	70	36	2.008	100	66	30.175
41	7	0.132	71	37	2.205	101	67	31.601
42	8	0.144	72	38	2.463	102	68	33.120
43	9	0.158	73	39	2.736	103	69	34.737
44	10	0.175	74	40	3.023	104	70	36.457
45	11	0.194	75	41	3.336	105	71	38.261
46	12	0.213	76	42	3.678	106	72	40.179
47	13	0.233	77	43	4.074	107	73	42.218
48	14	0.244	78	44	4.538	108	74	44.386
49	15	0.258	79	45	5.073	109	75	46.688
50	16	0.277	80	46	5.656	110	76	49.133
51	17	0.299	81	47	6.320	111	77	51.728
52	18	0.330	82	48	7.012	112	78	54.483
53	19	0.363	83	49	7.758	113	79	57.409
54	20	0.406	84	50	8.583	114	80	60.513
55	21	0.458	85	51	9.506	115	81	63.806
56	22	0.512	86	52	10.528	116	82	67.299
57	23	0.569	87	53	11.645	117	83	71.004
58	24	0.618	88	54	12.842	118	84	74.935
59	25	0.675	89	55	14.104	119	85	79.102
60	26	0.743	90	56	15.422	120	86	83.333
61	27	0.827	91	57	16.661			
62	28	0.928	92	58	17.953			
63	29	1.043	93	59	19.315			
64	30	1.163	94	60	20.754			

**26a** The monthly guaranteed cost of insurance rates shown above are based on the 2001 Commissioner's Standard Ordinary Smoker/Non smoker Mortality Table, Age Nearest Birthday and the Insured's gender and premium class at issue. Actual monthly cost of insurance rates will be determined by Us based on Our expectations as to future experience. However, these actual costs of insurance rate will not be greater than those shown above.

**27b** The Monthly Guaranteed Cost of Insurance rates shown above assume a premium class at or prior to age 15 (if applicable) representing a composite rate as reflected in the 2001 CSO, Age-Nearest Birthday, Gender-Distinct, Ultimate Mortality Table. For ages 16-17, the Monthly Guaranteed Cost of Insurance rates are based upon the 2001 CSO Non-Smoker Mortality Table, Age-Nearest Birthday, Sex-Distinct rates. Prior to the Policy Anniversary nearest the Insured's age 18, the Owner will be asked by Us to provide written certification to Us that the Insured remains a non-tobacco user. If We do not receive written certification of the continued non-tobacco status of the Insured by attained age 18, the Monthly Guaranteed Cost of Insurance rates will change to reflect a Tobacco premium class. A new set of Schedule Pages will be sent to You in such a case.

**Kemper Investors Life Insurance Company**

## SCHEDULE PAGE (Continued)

### Expense Charges

<b>Guaranteed Maximum Monthly Expense Charges:</b>	\$7.50 Per Policy
<b>Percentage of Premium Expense Charges (Guaranteed Maximum):</b>	7.5% on All Premium Received in All Policy Years
<b>Guaranteed Monthly Policy Load Per \$1,000 Specified Amount:</b>	<u>\$27</u> [1.00] All Policy Years

### **28 TABLE OF SURRENDER CHARGES FOR POLICY SURRENDER**

<b>Year</b>	<b>Charge</b>
1	\$ 46,925.00
2	44,875.00
3	42,775.00
4	40,650.00
5	38,475.00
6	36,250.00
7	34,000.00
8	31,700.00
9	29,350.00
10	26,950.00
11	24,500.00
12	22,000.00
13	19,450.00
14	16,850.00
15	14,200.00
16	11,500.00
17	8,700.00
18	5,875.00
19	2,975.00
20	\$ 0.00
And Thereafter	

**Kemper Investors Life Insurance Company**

## SCHEDULE PAGE (Continued)

Effective Date: 6 [April 1, 2010]

### Death Benefit As A Percentage of Policy Value Table

Attained Age	Percentage	Attained Age	Percentage
0-40	250%	61	128%
41	243	62	126
42	236	63	124
43	229	64	122
44	222	65	120
45	215	66	119
46	209	67	118
47	203	68	117
48	197	69	116
49	191	70	115
50	185	71	113
51	178	72	111
52	171	73	109
53	164	74	107
54	157	75-90	105
55	150	91	104
56	146	92	103
57	142	93	102
58	138	94+	101
59	134		
60	130		

**Kemper Investors Life Insurance Company**



## SCHEDULE PAGE (Continued)

<b>Minimum Increase in Specified Amount:</b>	<b>\$<u>29</u></b> [50,000.00]
<b>Minimum Decrease in Specified Amount:</b>	<b>\$<u>30</u></b> [25,000.00]
<b>Minimum Planned Periodic Premium:</b>	<b>\$<u>31</u></b> [200.00]
<b>Minimum Partial Withdrawal Amount:</b>	<b>\$<u>32</u></b> [2,000.00]
<b>Minimum Premium Payable For:</b>	<b><u>33</u></b> [3] Years
<b>Maximum Partial Withdrawal Fee:</b>	<b>\$<u>34</u></b> [50.00]
<b>Maximum Attained Age for an Increase or Reinstatement:</b>	<b><u>35</u></b> [80]
<b>Maximum Loan Interest Rate:</b>	6.0% (Annual Effective Rate in Arrears)
<b>Minimum Loan Amount:</b>	<b>\$<u>36</u></b> [2,000.00]
<b>Threshold Percentage for Calculation of Lapse Protection Account B Credited Interest:</b>	<b><u>37</u></b> [150.0]%

**Kemper Investors Life Insurance Company**

## SCHEDULE PAGE (Continued)

### Lapse Protection Account Value A

#### Lapse Protection Account Value A Monthly Cost of Insurance Rates Per \$1,000

The Lapse Protection Account Value A Cost of Insurance Rates are only used to determine the balance of Account Value A and have no bearing on the Policy Value, Cash Value, or Surrender Value.

<b>38 Age</b>	<b>Policy Year</b>	<b>Rate</b>	<b>Age</b>	<b>Policy Year</b>	<b>Rate</b>	<b>Age</b>	<b>Policy Year</b>	<b>Rate</b>
35	1	0.076	57	23	0.479	78	44	3.817
36	2	0.081	58	24	0.520	79	45	4.266
37	3	0.084	59	25	0.568	80	46	4.757
38	4	0.090	60	26	0.625	81	47	5.316
39	5	0.096	61	27	0.695	82	48	5.898
40	6	0.102	62	28	0.781	83	49	6.525
41	7	0.111	63	29	0.877	84	50	7.219
42	8	0.121	64	30	0.978	85	51	7.995
43	9	0.133	57	23	0.479	86	52	8.855
44	10	0.147	65	31	1.084	87	53	9.795
45	11	0.163	66	32	1.192	88	54	10.801
46	12	0.179	67	33	1.302	89	55	11.863
47	13	0.196	68	34	1.419	90	56	12.971
48	14	0.205	69	35	1.541	91	57	14.013
49	15	0.217	70	36	1.689	92	58	15.100
50	16	0.233	71	37	1.855	93	59	16.246
51	17	0.252	72	38	2.072	95	61	18.728
52	18	0.278	73	39	2.301	96	62	19.891
53	19	0.306	74	40	2.542	97	63	21.132
54	20	0.341	75	41	2.806	98	64	22.456
55	21	0.386	76	42	3.093	99	65	23.869
56	22	0.430	77	43	3.427			

**Kemper Investors Life Insurance Company**

## SCHEDULE PAGE (Continued)

### Lapse Protection Account Value A Credited Interest and Premium Load Table

The Lapse Protection Account Value A premium loads are used to determine the monthly value of Lapse Protection Account A. There are two premium loads. The first Lapse Protection Account Value A premium load is a percentage of the premium amount that falls below the Annual Threshold Premium, The second Lapse Protection Account Value A premium load is a percentage of the premium amount that exceeds the Annual Threshold Premium,

<u>39</u> Policy Year	Monthly Credited Interest <u>40</u> Rate	<u>41</u> Load Below Annual Threshold Premium	<u>42</u> Annual Threshold Premium	<u>43</u> Load Above Annual Threshold Premium	<u>39</u> Policy Year	Monthly Credited Interest <u>40</u> Rate	<u>41</u> Load Below Annual Threshold Premium	<u>42</u> Annual Threshold Premium	<u>43</u> Load Above Annual Threshold Premium
1	0.4074%	10.00%	15,482.50	10.00%	31	0.4868%	10.00%	49,931.88	10.00%
2	0.4074%	10.00%	15,482.50	10.00%	32	0.4868%	10.00%	54,857.21	10.00%
3	0.4074%	10.00%	15,482.50	10.00%	33	0.5654%	10.00%	59,838.22	10.00%
4	0.4074%	10.00%	15,482.50	10.00%	34	0.5654%	10.00%	65,193.06	10.00%
5	0.4074%	10.00%	15,482.50	10.00%	35	0.6434%	10.00%	70,728.96	10.00%
6	0.4074%	10.00%	15,482.50	10.00%	36	0.6434%	10.00%	77,428.19	10.00%
7	0.4074%	10.00%	15,482.50	10.00%	37	0.7207%	10.00%	84,903.22	10.00%
8	0.4074%	10.00%	15,482.50	10.00%	38	0.7207%	10.00%	94,693.40	10.00%
9	0.4074%	10.00%	15,482.50	10.00%	39	0.7207%	10.00%	104,985.26	10.00%
10	0.4074%	10.00%	15,482.50	10.00%	40	0.7207%	10.00%	115,773.27	10.00%
11	0.4074%	10.00%	15,482.50	10.00%	41	0.7207%	10.00%	127,519.43	10.00%
12	0.4074%	10.00%	15,482.50	10.00%	42	0.7974%	10.00%	140,273.90	10.00%
13	0.4074%	10.00%	15,482.50	10.00%	43	0.7974%	10.00%	155,011.45	10.00%
14	0.4074%	10.00%	15,482.50	10.00%	44	0.7974%	10.00%	172,131.08	10.00%
15	0.4074%	10.00%	15,482.50	10.00%	45	0.7974%	10.00%	191,772.37	10.00%
16	0.4074%	10.00%	15,482.50	10.00%	46	0.8735%	10.00%	213,034.99	10.00%
17	0.4074%	10.00%	15,482.50	10.00%	47	0.8735%	10.00%	237,051.09	10.00%
18	0.4074%	10.00%	15,482.50	10.00%	48	0.8735%	10.00%	261,845.19	10.00%
19	0.4074%	10.00%	15,482.50	10.00%	49	0.8735%	10.00%	288,336.07	10.00%
20	0.4074%	10.00%	15,808.32	10.00%	50	0.8735%	10.00%	317,374.84	10.00%
21	0.4074%	10.00%	17,847.30	10.00%	51	0.9489%	10.00%	349,452.17	10.00%
22	0.4074%	10.00%	19,917.23	10.00%	52	0.9489%	10.00%	384,567.72	10.00%
23	0.4074%	10.00%	22,147.28	10.00%	53	0.9489%	10.00%	422,397.46	10.00%
24	0.4074%	10.00%	24,052.82	10.00%	54	0.9489%	10.00%	462,344.02	10.00%
25	0.4074%	10.00%	26,247.55	10.00%	55	0.9489%	10.00%	503,833.50	10.00%
26	0.4074%	10.00%	28,892.01	10.00%	56	1.0237%	10.00%	546,426.24	10.00%
27	0.4074%	10.00%	32,113.77	10.00%	57	1.0237%	10.00%	585,841.48	10.00%
28	0.4074%	10.00%	36,039.66	10.00%	58	1.0237%	10.00%	626,272.51	10.00%
29	0.4074%	10.00%	40,442.11	10.00%	59	1.0237%	10.00%	668,210.22	10.00%
30	0.4074%	10.00%	45,062.53	10.00%	60	1.0237%	10.00%	711,729.74	10.00%

**Kemper Investors Life Insurance Company**

## SCHEDULE PAGE (Continued)

### Lapse Protection Account Value A Credited Interest and Premium Load Table, Continued

<u>39</u> Yea r	Monthly Credited Interest <u>40</u> Rate	<u>41</u> Load Below Annual Threshold Premium	<u>42</u> Annual Threshold Premium	<u>43</u> Load Above Annual Threshold Premium	<u>39</u> Yea r	Monthly Credited Interest <u>40</u> Rate	<u>41</u> Load Below Annual Threshold Premium	<u>42</u> Annual Threshold Premium	<u>43</u> Load Above Annual Threshold Premium
61	1.0237%	10.00%	756,597.82	10.00%	64	1.0237%	10.00%	883,340.45	10.00%
62	1.0237%	10.00%	796,914.29	10.00%	65	1.0237%	10.00%	929,563.60	10.00%
63	1.0237%	10.00%	839,138.03	10.00%					

Kemper Investors Life Insurance Company

## SCHEDULE PAGE (Continued)

### Lapse Protection Account Value B

#### Lapse Protection Account Value B Monthly Cost of Insurance Rates Per \$1,000

The Lapse Protection Account Value B Cost of Insurance Rates are only used to determine the balance of Account Value B and have no bearing on Policy Value, Cash Value, or Surrender Value.

<b>44 Age</b>	<b>Policy Year</b>	<b>Rate</b>	<b>Age</b>	<b>Policy Year</b>	<b>Rate</b>	<b>Age</b>	<b>Policy Year</b>	<b>Rate</b>
35	1	0.076	65	31	1.084	95	61	18.728
36	2	0.081	66	32	1.192	96	62	19.891
37	3	0.084	67	33	1.302	97	63	21.132
38	4	0.090	68	34	1.419	98	64	22.456
39	5	0.096	69	35	1.541	99	65	23.869
40	6	0.102	70	36	1.689	100	66	25.380
41	7	0.111	71	37	1.855	101	67	26.580
42	8	0.121	72	38	2.072	102	68	27.857
43	9	0.133	73	39	2.301	103	69	29.217
44	10	0.147	74	40	2.542	104	70	30.664
45	11	0.163	75	41	2.806	105	71	32.181
46	12	0.179	76	42	3.093	106	72	33.795
47	13	0.196	77	43	3.427	107	73	35.510
48	14	0.205	78	44	3.817	108	74	37.333
49	15	0.217	79	45	4.266	109	75	39.270
50	16	0.233	80	46	4.757	110	76	41.326
51	17	0.252	81	47	5.316	111	77	43.509
52	18	0.278	82	48	5.898	112	78	45.826
53	19	0.306	83	49	6.525	113	79	48.287
54	20	0.341	84	50	7.219	114	80	50.897
55	21	0.386	85	51	7.995	115	81	53.667
56	22	0.430	86	52	8.855	116	82	56.606
57	23	0.479	87	53	9.795	117	83	59.722
58	24	0.520	88	54	10.801	118	84	63.028
59	25	0.568	89	55	11.863	119	85	66.533
60	26	0.625	90	56	12.971	120	86	70.092
61	27	0.695	91	57	14.013			
62	28	0.781	92	58	15.100			
63	29	0.877	93	59	16.246			
64	30	0.978	94	60	17.456			

**Kemper Investors Life Insurance Company**

## SCHEDULE PAGE (Continued)

### Lapse Protection Account Value B Credited Interest and Premium Load Table

The Lapse Protection Account Value B premium loads are used to determine the monthly value of Lapse Protection Account B. There are two premium loads. The first Lapse Protection Account Value B premium load is a percentage of the premium amount that falls below the Annual Threshold Premium, The second Lapse Protection Account Value B premium load is a percentage of the premium amount that exceeds the Annual Threshold Premium,

Policy 45Yea r	Monthly Credited Interest 46Rate*	47Load Below Annual Threshold Premium	48Annual Threshold Premium	49Load Above Annual Threshold Premium	Policy 45Yea r	Monthly Credited Interest 46Rate*	47Load Below Annual Threshold Premium	48Annual Threshold Premium	49Load Above Annual Threshold Premium
1	0.4074%	10.00%	15,482.50	22.97%	31	0.4868%	10.00%	49,931.88	49.63%
2	0.4074%	10.00%	15,482.50	24.63%	32	0.4868%	10.00%	54,857.21	49.63%
3	0.4074%	10.00%	15,482.50	24.63%	33	0.5654%	10.00%	59,838.22	49.63%
4	0.4074%	10.00%	15,482.50	24.63%	34	0.5654%	10.00%	65,193.06	49.63%
5	0.4074%	10.00%	15,482.50	24.63%	35	0.6434%	10.00%	70,728.96	49.63%
6	0.4074%	10.00%	15,482.50	24.63%	36	0.6434%	10.00%	77,428.19	49.63%
7	0.4074%	10.00%	15,482.50	24.63%	37	0.7207%	10.00%	84,903.22	49.63%
8	0.4074%	10.00%	15,482.50	24.63%	38	0.7207%	10.00%	94,693.40	49.63%
9	0.4074%	10.00%	15,482.50	24.63%	39	0.7207%	10.00%	104,985.26	49.63%
10	0.4074%	10.00%	15,482.50	24.63%	40	0.7207%	10.00%	115,773.27	49.63%
11	0.4074%	10.00%	15,482.50	49.63%	41	0.7207%	10.00%	127,519.43	49.63%
12	0.4074%	10.00%	15,482.50	49.63%	42	0.7974%	10.00%	140,273.90	49.63%
13	0.4074%	10.00%	15,482.50	49.63%	43	0.7974%	10.00%	155,011.45	49.63%
14	0.4074%	10.00%	15,482.50	49.63%	44	0.7974%	10.00%	172,131.08	49.63%
15	0.4074%	10.00%	15,482.50	49.63%	45	0.7974%	10.00%	191,772.37	49.63%
16	0.4074%	10.00%	15,482.50	49.63%	46	0.8735%	10.00%	213,034.99	49.63%
17	0.4074%	10.00%	15,482.50	49.63%	47	0.8735%	10.00%	237,051.09	49.63%
18	0.4074%	10.00%	15,482.50	49.63%	48	0.8735%	10.00%	261,845.19	49.63%
19	0.4074%	10.00%	15,482.50	49.63%	49	0.8735%	10.00%	288,336.07	49.63%
20	0.4074%	10.00%	15,808.32	49.63%	50	0.8735%	10.00%	317,374.84	49.63%
21	0.4074%	10.00%	17,847.30	49.63%	51	0.9489%	10.00%	349,452.17	49.63%
22	0.4074%	10.00%	19,917.23	49.63%	52	0.9489%	10.00%	384,567.72	49.63%
23	0.4074%	10.00%	22,147.28	49.63%	53	0.9489%	10.00%	422,397.46	49.63%
24	0.4074%	10.00%	24,052.82	49.63%	54	0.9489%	10.00%	462,344.02	49.63%
25	0.4074%	10.00%	26,247.55	49.63%	55	0.9489%	10.00%	503,833.50	49.63%
26	0.4074%	10.00%	28,892.01	49.63%	56	1.0237%	10.00%	546,426.24	49.63%
27	0.4074%	10.00%	32,113.77	49.63%	57	1.0237%	10.00%	585,841.48	49.63%
28	0.4074%	10.00%	36,039.66	49.63%	58	1.0237%	10.00%	626,272.51	49.63%
29	0.4074%	10.00%	40,442.11	49.63%	59	1.0237%	10.00%	668,210.22	49.63%
30	0.4074%	10.00%	45,062.53	49.63%	60	1.0237%	10.00%	711,729.74	49.63%

\* 50[0.4074]% Monthly for that portion of Lapse Protection Account Value B that is greater than 37[150]% of Lapse Protection Account Value A as described in the Lapse Protection Benefit Rider through attained age 100.

## **Kemper Investors Life Insurance Company**

## SCHEDULE PAGE (Continued)

### Lapse Protection Account Value B Credited Interest and Premium Load Table, Continued

Policy r	Monthly Credited Interest 46Rate*	47Load Below Annual Threshold Premium	48Annual Threshold Premium	49Load Above Annual Threshold Premium	Policy r	Monthly Credited Interest 46Rate*	47Load Below Annual Threshold Premium	48Annual Threshold Premium	49Load Above Annual Threshold Premium
61	1.0237%	10.00%	756,597.82	49.63%	76	1.0237%	0.00%	1,427,530.52	0.00%
62	1.0237%	10.00%	796,914.29	49.63%	77	1.0237%	0.00%	1,481,309.05	0.00%
63	1.0237%	10.00%	839,138.03	49.63%	78	1.0237%	0.00%	1,536,547.09	0.00%
64	1.0237%	10.00%	883,340.45	49.63%	79	1.0237%	0.00%	1,593,212.28	0.00%
65	1.0237%	10.00%	929,563.60	49.63%	80	1.0237%	0.00%	1,651,152.04	0.00%
66	1.0237%	0.00%	977,931.75	0.00%	81	1.0237%	0.00%	1,710,299.99	0.00%
67	1.0237%	0.00%	1,015,550.54	0.00%	82	1.0237%	0.00%	1,770,519.10	0.00%
68	1.0237%	0.00%	1,054,901.66	0.00%	83	1.0237%	0.00%	1,831,678.31	0.00%
69	1.0237%	0.00%	1,095,967.48	0.00%	84	1.0237%	0.00%	1,893,661.19	0.00%
70	1.0237%	0.00%	1,138,760.38	0.00%	85	1.0237%	0.00%	1,956,258.24	0.00%
71	1.0237%	0.00%	1,182,675.09	0.00%	86	1.0237%	0.00%	2,016,733.09	0.00%
72	1.0237%	0.00%	1,228,303.38	0.00%					
73	1.0237%	0.00%	1,275,632.10	0.00%					
74	1.0237%	0.00%	1,324,649.35	0.00%					
75	1.0237%	0.00%	1,375,305.02	0.00%					

\*50 [0.4074]% Monthly for that portion of Lapse Protection Account Value B that is greater than 37[150]% of Lapse Protection Account Value A as described in the Lapse Protection Benefit Rider through attained age 100.

Kemper Investors Life Insurance Company



## SCHEDULE PAGE

**Policy Number:** [1234567890]

**Insured:** [John Doe]

**Issue Age and Gender:** [35, Male]

**Owner:** [John Doe]

**Policy Date:** [April 1, 2010]  
**Issue Date:** [April 1, 2010]  
**Maturity Date:** [April 1, 2096]

**Initial Specified Amount (Excluding Riders):** \$[2,500,000]  
**Minimum Specified Amount:** \$[250,000.00]

**Premium Class:** [Standard Nontobacco]  
**[Table Extra:** [50.0]% extra cost of insurance [(Table 2)]]  
**[Flat Extra Charge:** \$[15.00] per \$1,000 of amount at risk for [3] years]  
**Basis of Values:** 2001 CSO [Male Nonsmoker] Mortality Table,  
Age Nearest Birthday

**Guaranteed Minimum Credited Interest Rate:** 2.0% Per Year (Equivalent to 0.16516% Per Month)

**Planned Periodic Premium:** \$[15,482.50]  
**Premium Frequency:** [Annually]  
**Initial Premium:** \$[15,482.50]  
**Minimum Premium:** \$[14,190.70] Per Year for the First 3 Policy Years  
**Lapse Protection Premium (Account Value A):** \$[15,482.50] Per Year  
**Maximum Lapse Protection Period:** To Insured Attained Age 121  
**Guaranteed Premium for Selected**  
**Lapse Protection Benefit Period:** \$[15,482.50] for [65] years  
**Initial Selected Lapse Protection Benefit Period:** To Insured Attained Age [100]

**Plan:** Flexible Premium Adjustable Universal Life  
**Death Benefit Option:** [A]

**Issue State:** [Any State]

**Department of Insurance Telephone Number:** [123-456-7890]

The policy may not mature even if Planned Periodic Premiums are paid because the current cost of insurance and interest rates are not guaranteed, policy loans and partial withdrawals may be taken, and there may be changes to the Specified Amount.

At some future time, the Policy Value may not cover the next Monthly Deductions. When that occurs, the policy may enter the Grace Period and will terminate at the end of that period if sufficient premium to cover the Monthly Deductions is not paid before the end of the Grace Period.

Costs of insurance, expense charges, and other charges for riders and endorsements, if any, are shown on the rider schedule page(s).

**Kemper Investors Life Insurance Company**

## SCHEDULE PAGE (Continued)

Effective Date: [April 1, 2010]

**Table of Monthly Guaranteed Cost of Insurance Rates Per \$1,000 of Amount At Risk**

Age	Policy Year	Rate	Age	Policy Year	Rate	Age	Policy Year	Rate
35	1	0.091	65	31	1.289	95	61	22.266
36	2	0.096	66	32	1.418	96	62	23.649
37	3	0.100	67	33	1.548	97	63	25.124
38	4	0.108	68	34	1.688	98	64	26.698
39	5	0.114	69	35	1.833	99	65	28.378
40	6	0.122	70	36	2.008	100	66	30.175
41	7	0.132	71	37	2.205	101	67	31.601
42	8	0.144	72	38	2.463	102	68	33.120
43	9	0.158	73	39	2.736	103	69	34.737
44	10	0.175	74	40	3.023	104	70	36.457
45	11	0.194	75	41	3.336	105	71	38.261
46	12	0.213	76	42	3.678	106	72	40.179
47	13	0.233	77	43	4.074	107	73	42.218
48	14	0.244	78	44	4.538	108	74	44.386
49	15	0.258	79	45	5.073	109	75	46.688
50	16	0.277	80	46	5.656	110	76	49.133
51	17	0.299	81	47	6.320	111	77	51.728
52	18	0.330	82	48	7.012	112	78	54.483
53	19	0.363	83	49	7.758	113	79	57.409
54	20	0.406	84	50	8.583	114	80	60.513
55	21	0.458	85	51	9.506	115	81	63.806
56	22	0.512	86	52	10.528	116	82	67.299
57	23	0.569	87	53	11.645	117	83	71.004
58	24	0.618	88	54	12.842	118	84	74.935
59	25	0.675	89	55	14.104	119	85	79.102
60	26	0.743	90	56	15.422	120	86	83.333
61	27	0.827	91	57	16.661			
62	28	0.928	92	58	17.953			
63	29	1.043	93	59	19.315			
64	30	1.163	94	60	20.754			

The monthly guaranteed cost of insurance rates shown above are based on the 2001 Commissioner's Standard Ordinary Smoker/Non smoker Mortality Table, Age Nearest Birthday and the Insured's gender and premium class at issue. Actual monthly cost of insurance rates will be determined by Us based on Our expectations as to future experience. However, these actual costs of insurance rate will not be greater than those shown above.

The Monthly Guaranteed Cost of Insurance rates shown above assume a premium class at or prior to age 15 (if applicable) representing a composite rate as reflected in the 2001 CSO, Age-Nearest Birthday, Gender-Distinct, Ultimate Mortality Table. For ages 16-17, the Monthly Guaranteed Cost of Insurance rates are based upon the 2001 CSO Non-Smoker Mortality Table, Age-Nearest Birthday, Sex-Distinct rates. Prior to the Policy Anniversary nearest the Insured's age 18, the Owner will be asked by Us to provide written certification to Us that the Insured remains a non-tobacco user. If We do not receive written certification of the continued non-tobacco status of the Insured by attained age 18, the Monthly Guaranteed Cost of Insurance rates will change to reflect a Tobacco premium class. A new set of Schedule Pages will be sent to You in such a case.

**Kemper Investors Life Insurance Company**

## SCHEDULE PAGE (Continued)

### Expense Charges

<b>Guaranteed Maximum Monthly Expense Charges:</b>	\$7.50 Per Policy
<b>Percentage of Premium Expense Charges (Guaranteed Maximum):</b>	7.5% on All Premium Received in All Policy Years
<b>Guaranteed Monthly Policy Load Per \$1,000 Specified Amount:</b>	[\$1.00] All Policy Years

### TABLE OF SURRENDER CHARGES FOR POLICY SURRENDER

<b>Year</b>	<b>Charge</b>
1	\$ 46,925.00
2	44,875.00
3	42,775.00
4	40,650.00
5	38,475.00
6	36,250.00
7	34,000.00
8	31,700.00
9	29,350.00
10	26,950.00
11	24,500.00
12	22,000.00
13	19,450.00
14	16,850.00
15	14,200.00
16	11,500.00
17	8,700.00
18	5,875.00
19	2,975.00
20	\$ 0.00
And Thereafter	

**Kemper Investors Life Insurance Company**

## **SCHEDULE PAGE (Continued)**

**Effective Date:** [April 1, 2010]

### **Death Benefit As A Percentage of Policy Value Table**

<b>Attained Age</b>	<b>Percentage</b>	<b>Attained Age</b>	<b>Percentage</b>
0-40	250%	61	128%
41	243	62	126
42	236	63	124
43	229	64	122
44	222	65	120
45	215	66	119
46	209	67	118
47	203	68	117
48	197	69	116
49	191	70	115
50	185	71	113
51	178	72	111
52	171	73	109
53	164	74	107
54	157	75-90	105
55	150	91	104
56	146	92	103
57	142	93	102
58	138	94+	101
59	134		
60	130		

**Kemper Investors Life Insurance Company**

## **SCHEDULE PAGE (Continued)**

<b>Minimum Increase in Specified Amount:</b>	\$[50,000.00]
<b>Minimum Decrease in Specified Amount:</b>	\$[25,000.00]
<b>Minimum Planned Periodic Premium:</b>	\$[200.00]
<b>Minimum Partial Withdrawal Amount:</b>	\$[2,000.00]
<b>Minimum Premium Payable For:</b>	[3] Years
<b>Maximum Partial Withdrawal Fee:</b>	\$[50.00]
<b>Maximum Attained Age for an Increase or Reinstatement:</b>	[80]
<b>Maximum Loan Interest Rate:</b>	6.0% (Annual Effective Rate in Arrears)
<b>Minimum Loan Amount:</b>	\$[2,000.00]
<b>Threshold Percentage for Calculation of Lapse Protection Account B Credited Interest:</b>	[150.0]%

**Kemper Investors Life Insurance Company**

## SCHEDULE PAGE (Continued)

### Lapse Protection Account Value A

#### Lapse Protection Account Value A Monthly Cost of Insurance Rates Per \$1,000

The Lapse Protection Account Value A Cost of Insurance Rates are only used to determine the balance of Account Value A and have no bearing on the Policy Value, Cash Value, or Surrender Value.

Age	Policy Year	Rate	Age	Policy Year	Rate	Age	Policy Year	Rate
35	1	0.076	57	23	0.479	78	44	3.817
36	2	0.081	58	24	0.520	79	45	4.266
37	3	0.084	59	25	0.568	80	46	4.757
38	4	0.090	60	26	0.625	81	47	5.316
39	5	0.096	61	27	0.695	82	48	5.898
40	6	0.102	62	28	0.781	83	49	6.525
41	7	0.111	63	29	0.877	84	50	7.219
42	8	0.121	64	30	0.978	85	51	7.995
43	9	0.133	65	31	1.084	86	52	8.855
44	10	0.147	66	32	1.192	87	53	9.795
45	11	0.163	67	33	1.302	88	54	10.801
46	12	0.179	68	34	1.419	89	55	11.863
47	13	0.196	69	35	1.541	90	56	12.971
48	14	0.205	70	36	1.689	91	57	14.013
49	15	0.217	71	37	1.855	92	58	15.100
50	16	0.233	72	38	2.072	93	59	16.246
51	17	0.252	73	39	2.301	95	61	18.728
52	18	0.278	74	40	2.542	96	62	19.891
53	19	0.306	75	41	2.806	97	63	21.132
54	20	0.341	76	42	3.093	98	64	22.456
55	21	0.386	77	43	3.427	99	65	23.869
56	22	0.430						

**Kemper Investors Life Insurance Company**

## SCHEDULE PAGE (Continued)

### Lapse Protection Account Value A Credited Interest and Premium Load Table

The Lapse Protection Account Value A premium loads are used to determine the monthly value of Lapse Protection Account A. There are two premium loads. The first Lapse Protection Account Value A premium load is a percentage of the premium amount that falls below the Annual Threshold Premium, The second Lapse Protection Account Value A premium load is a percentage of the premium amount that exceeds the Annual Threshold Premium,

Policy Year	Monthly Credited Interest Rate	Load Below Annual Threshold Premium	Annual Threshold Premium	Load Above Annual Threshold Premium	Policy Year	Monthly Credited Interest Rate	Load Below Annual Threshold Premium	Annual Threshold Premium	Load Above Annual Threshold Premium
1	0.4074%	10.00%	15,482.50	10.00%	31	0.4868%	10.00%	49,931.88	10.00%
2	0.4074%	10.00%	15,482.50	10.00%	32	0.4868%	10.00%	54,857.21	10.00%
3	0.4074%	10.00%	15,482.50	10.00%	33	0.5654%	10.00%	59,838.22	10.00%
4	0.4074%	10.00%	15,482.50	10.00%	34	0.5654%	10.00%	65,193.06	10.00%
5	0.4074%	10.00%	15,482.50	10.00%	35	0.6434%	10.00%	70,728.96	10.00%
6	0.4074%	10.00%	15,482.50	10.00%	36	0.6434%	10.00%	77,428.19	10.00%
7	0.4074%	10.00%	15,482.50	10.00%	37	0.7207%	10.00%	84,903.22	10.00%
8	0.4074%	10.00%	15,482.50	10.00%	38	0.7207%	10.00%	94,693.40	10.00%
9	0.4074%	10.00%	15,482.50	10.00%	39	0.7207%	10.00%	104,985.26	10.00%
10	0.4074%	10.00%	15,482.50	10.00%	40	0.7207%	10.00%	115,773.27	10.00%
11	0.4074%	10.00%	15,482.50	10.00%	41	0.7207%	10.00%	127,519.43	10.00%
12	0.4074%	10.00%	15,482.50	10.00%	42	0.7974%	10.00%	140,273.90	10.00%
13	0.4074%	10.00%	15,482.50	10.00%	43	0.7974%	10.00%	155,011.45	10.00%
14	0.4074%	10.00%	15,482.50	10.00%	44	0.7974%	10.00%	172,131.08	10.00%
15	0.4074%	10.00%	15,482.50	10.00%	45	0.7974%	10.00%	191,772.37	10.00%
16	0.4074%	10.00%	15,482.50	10.00%	46	0.8735%	10.00%	213,034.99	10.00%
17	0.4074%	10.00%	15,482.50	10.00%	47	0.8735%	10.00%	237,051.09	10.00%
18	0.4074%	10.00%	15,482.50	10.00%	48	0.8735%	10.00%	261,845.19	10.00%
19	0.4074%	10.00%	15,482.50	10.00%	49	0.8735%	10.00%	288,336.07	10.00%
20	0.4074%	10.00%	15,808.32	10.00%	50	0.8735%	10.00%	317,374.84	10.00%
21	0.4074%	10.00%	17,847.30	10.00%	51	0.9489%	10.00%	349,452.17	10.00%
22	0.4074%	10.00%	19,917.23	10.00%	52	0.9489%	10.00%	384,567.72	10.00%
23	0.4074%	10.00%	22,147.28	10.00%	53	0.9489%	10.00%	422,397.46	10.00%
24	0.4074%	10.00%	24,052.82	10.00%	54	0.9489%	10.00%	462,344.02	10.00%
25	0.4074%	10.00%	26,247.55	10.00%	55	0.9489%	10.00%	503,833.50	10.00%
26	0.4074%	10.00%	28,892.01	10.00%	56	1.0237%	10.00%	546,426.24	10.00%
27	0.4074%	10.00%	32,113.77	10.00%	57	1.0237%	10.00%	585,841.48	10.00%
28	0.4074%	10.00%	36,039.66	10.00%	58	1.0237%	10.00%	626,272.51	10.00%
29	0.4074%	10.00%	40,442.11	10.00%	59	1.0237%	10.00%	668,210.22	10.00%
30	0.4074%	10.00%	45,062.53	10.00%	60	1.0237%	10.00%	711,729.74	10.00%

**Kemper Investors Life Insurance Company**

## SCHEDULE PAGE (Continued)

### Lapse Protection Account Value A Credited Interest and Premium Load Table, Continued

	Monthly Credited	Load Below Annual	Annual	Load Above Annual		Monthly Credited	Load Below Annual	Annual	Load Above Annual
Policy Year	Interest Rate	Threshold Premium	Threshold Premium	Threshold Premium	Policy Year	Interest Rate	Threshold Premium	Threshold Premium	Threshold Premium
{ 61	1.0237%	10.00%	756,597.82	10.00%	64	1.0237%	10.00%	883,340.45	10.00%
62	1.0237%	10.00%	796,914.29	10.00%	65	1.0237%	10.00%	929,563.60	10.00%
{ 63	1.0237%	10.00%	839,138.03	10.00%					

**Kemper Investors Life Insurance Company**



## SCHEDULE PAGE (Continued)

### Lapse Protection Account Value B

#### Lapse Protection Account Value B Monthly Cost of Insurance Rates Per \$1,000

The Lapse Protection Account Value B Cost of Insurance Rates are only used to determine the balance of Account Value B and have no bearing on Policy Value, Cash Value, or Surrender Value.

Age	Policy Year	Rate	Age	Policy Year	Rate	Age	Policy Year	Rate
35	1	0.076	65	31	1.084	95	61	18.728
36	2	0.081	66	32	1.192	96	62	19.891
37	3	0.084	67	33	1.302	97	63	21.132
38	4	0.090	68	34	1.419	98	64	22.456
39	5	0.096	69	35	1.541	99	65	23.869
40	6	0.102	70	36	1.689	100	66	25.380
41	7	0.111	71	37	1.855	101	67	26.580
42	8	0.121	72	38	2.072	102	68	27.857
43	9	0.133	73	39	2.301	103	69	29.217
44	10	0.147	74	40	2.542	104	70	30.664
45	11	0.163	75	41	2.806	105	71	32.181
46	12	0.179	76	42	3.093	106	72	33.795
47	13	0.196	77	43	3.427	107	73	35.510
48	14	0.205	78	44	3.817	108	74	37.333
49	15	0.217	79	45	4.266	109	75	39.270
50	16	0.233	80	46	4.757	110	76	41.326
51	17	0.252	81	47	5.316	111	77	43.509
52	18	0.278	82	48	5.898	112	78	45.826
53	19	0.306	83	49	6.525	113	79	48.287
54	20	0.341	84	50	7.219	114	80	50.897
55	21	0.386	85	51	7.995	115	81	53.667
56	22	0.430	86	52	8.855	116	82	56.606
57	23	0.479	87	53	9.795	117	83	59.722
58	24	0.520	88	54	10.801	118	84	63.028
59	25	0.568	89	55	11.863	119	85	66.533
60	26	0.625	90	56	12.971	120	86	70.092
61	27	0.695	91	57	14.013			
62	28	0.781	92	58	15.100			
63	29	0.877	93	59	16.246			
64	30	0.978	94	60	17.456			

**Kemper Investors Life Insurance Company**

## SCHEDULE PAGE (Continued)

### Lapse Protection Account Value B Credited Interest and Premium Load Table

The Lapse Protection Account Value B premium loads are used to determine the monthly value of Lapse Protection Account B. There are two premium loads. The first Lapse Protection Account Value B premium load is a percentage of the premium amount that falls below the Annual Threshold Premium, The second Lapse Protection Account Value B premium load is a percentage of the premium amount that exceeds the Annual Threshold Premium,

Policy Year	Monthly Credited Interest Rate*	Load Below Annual Threshold Premium	Annual Threshold Premium	Load Above Annual Threshold Premium	Policy Year	Monthly Credited Interest Rate*	Load Below Annual Threshold Premium	Annual Threshold Premium	Load Above Annual Threshold Premium
1	0.4074%	10.00%	15,482.50	22.97%	31	0.4868%	10.00%	49,931.88	49.63%
2	0.4074%	10.00%	15,482.50	24.63%	32	0.4868%	10.00%	54,857.21	49.63%
3	0.4074%	10.00%	15,482.50	24.63%	33	0.5654%	10.00%	59,838.22	49.63%
4	0.4074%	10.00%	15,482.50	24.63%	34	0.5654%	10.00%	65,193.06	49.63%
5	0.4074%	10.00%	15,482.50	24.63%	35	0.6434%	10.00%	70,728.96	49.63%
6	0.4074%	10.00%	15,482.50	24.63%	36	0.6434%	10.00%	77,428.19	49.63%
7	0.4074%	10.00%	15,482.50	24.63%	37	0.7207%	10.00%	84,903.22	49.63%
8	0.4074%	10.00%	15,482.50	24.63%	38	0.7207%	10.00%	94,693.40	49.63%
9	0.4074%	10.00%	15,482.50	24.63%	39	0.7207%	10.00%	104,985.26	49.63%
10	0.4074%	10.00%	15,482.50	24.63%	40	0.7207%	10.00%	115,773.27	49.63%
11	0.4074%	10.00%	15,482.50	49.63%	41	0.7207%	10.00%	127,519.43	49.63%
12	0.4074%	10.00%	15,482.50	49.63%	42	0.7974%	10.00%	140,273.90	49.63%
13	0.4074%	10.00%	15,482.50	49.63%	43	0.7974%	10.00%	155,011.45	49.63%
14	0.4074%	10.00%	15,482.50	49.63%	44	0.7974%	10.00%	172,131.08	49.63%
15	0.4074%	10.00%	15,482.50	49.63%	45	0.7974%	10.00%	191,772.37	49.63%
16	0.4074%	10.00%	15,482.50	49.63%	46	0.8735%	10.00%	213,034.99	49.63%
17	0.4074%	10.00%	15,482.50	49.63%	47	0.8735%	10.00%	237,051.09	49.63%
18	0.4074%	10.00%	15,482.50	49.63%	48	0.8735%	10.00%	261,845.19	49.63%
19	0.4074%	10.00%	15,482.50	49.63%	49	0.8735%	10.00%	288,336.07	49.63%
20	0.4074%	10.00%	15,808.32	49.63%	50	0.8735%	10.00%	317,374.84	49.63%
21	0.4074%	10.00%	17,847.30	49.63%	51	0.9489%	10.00%	349,452.17	49.63%
22	0.4074%	10.00%	19,917.23	49.63%	52	0.9489%	10.00%	384,567.72	49.63%
23	0.4074%	10.00%	22,147.28	49.63%	53	0.9489%	10.00%	422,397.46	49.63%
24	0.4074%	10.00%	24,052.82	49.63%	54	0.9489%	10.00%	462,344.02	49.63%
25	0.4074%	10.00%	26,247.55	49.63%	55	0.9489%	10.00%	503,833.50	49.63%
26	0.4074%	10.00%	28,892.01	49.63%	56	1.0237%	10.00%	546,426.24	49.63%
27	0.4074%	10.00%	32,113.77	49.63%	57	1.0237%	10.00%	585,841.48	49.63%
28	0.4074%	10.00%	36,039.66	49.63%	58	1.0237%	10.00%	626,272.51	49.63%
29	0.4074%	10.00%	40,442.11	49.63%	59	1.0237%	10.00%	668,210.22	49.63%
30	0.4074%	10.00%	45,062.53	49.63%	60	1.0237%	10.00%	711,729.74	49.63%

\* [0.4074]% Monthly for that portion of Lapse Protection Account Value B that is greater than [150]% of Lapse Protection Account Value A as described in the Lapse Protection Benefit Rider through attained age 100.

**Kemper Investors Life Insurance Company**

## SCHEDULE PAGE (Continued)

### Lapse Protection Account Value B Credited Interest and Premium Load Table, Continued

Policy Year	Monthly Credited Interest Rate*	Load Below Annual Threshold Premium	Annual Threshold Premium	Load Above Annual Threshold Premium	Policy Year	Monthly Credited Interest Rate*	Load Below Annual Threshold Premium	Annual Threshold Premium	Load Above Annual Threshold Premium
61	1.0237%	10.00%	756,597.82	49.63%	76	1.0237%	0.00%	1,427,530.52	0.00%
62	1.0237%	10.00%	796,914.29	49.63%	77	1.0237%	0.00%	1,481,309.05	0.00%
63	1.0237%	10.00%	839,138.03	49.63%	78	1.0237%	0.00%	1,536,547.09	0.00%
64	1.0237%	10.00%	883,340.45	49.63%	79	1.0237%	0.00%	1,593,212.28	0.00%
65	1.0237%	10.00%	929,563.60	49.63%	80	1.0237%	0.00%	1,651,152.04	0.00%
66	1.0237%	0.00%	977,931.75	0.00%	81	1.0237%	0.00%	1,710,299.99	0.00%
67	1.0237%	0.00%	1,015,550.54	0.00%	82	1.0237%	0.00%	1,770,519.10	0.00%
68	1.0237%	0.00%	1,054,901.66	0.00%	83	1.0237%	0.00%	1,831,678.31	0.00%
69	1.0237%	0.00%	1,095,967.48	0.00%	84	1.0237%	0.00%	1,893,661.19	0.00%
70	1.0237%	0.00%	1,138,760.38	0.00%	85	1.0237%	0.00%	1,956,258.24	0.00%
71	1.0237%	0.00%	1,182,675.09	0.00%	86	1.0237%	0.00%	2,016,733.09	0.00%
72	1.0237%	0.00%	1,228,303.38	0.00%					
73	1.0237%	0.00%	1,275,632.10	0.00%					
74	1.0237%	0.00%	1,324,649.35	0.00%					
75	1.0237%	0.00%	1,375,305.02	0.00%					

\* [0.4074]% Monthly for that portion of Lapse Protection Account Value B that is greater than [150]% of Lapse Protection Account Value A as described in the Lapse Protection Benefit Rider through attained age 100.

**Kemper Investors Life Insurance Company**

<i>SERFF Tracking Number:</i>	<i>MLLM-126952536</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Kemper Investors Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>47543</i>
<i>Company Tracking Number:</i>	<i>0146PAL02-08</i>		
<i>TOI:</i>	<i>L09I Individual Life - Flexible Premium</i>	<i>Sub-TOI:</i>	<i>L09I.101 External Indexed - Single Life</i>
	<i>Adjustable Life</i>		
<i>Product Name:</i>	<i>Informational Filing</i>		
<i>Project Name/Number:</i>	<i>Kemper Investors Life Insurance Company/0146PAL02-08</i>		

## Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
12/16/2010	Form	Schedule Page	12/16/2010	AR UL121AR-01 Policy Schedule Pages 12-16-2010 Without SOVL Annotation Changes Marked.pdf (Superseded)

## SCHEDULE PAGE

**Policy Number:** [1234567890]

**Insured:** [John Doe]

**Issue Age and Gender:** [35, Male]

**Owner:** [John Doe]

**Policy Date:** [April 1, 2010]  
**Issue Date:** [April 1, 2010]  
**Maturity Date:** [April 1, 2096]

**Initial Specified Amount (Excluding Riders):** \$[2,500,000]  
**Minimum Specified Amount:** \$[250,000.00]

**Premium Class:** [Standard Nontobacco]  
**[Table Extra:** [50.0]% extra cost of insurance [(Table 2)]]  
**[Flat Extra Charge:** \$[15.00] per \$1,000 of amount at risk for [3] years]  
**Basis of Values:** 2001 CSO [Male Nonsmoker] Mortality Table,  
Age Nearest Birthday

**Guaranteed Minimum Credited Interest Rate:** 2.0% Per Year (Equivalent to 0.16516% Per Month)

**Planned Periodic Premium:** \$[15,482.50]  
**Premium Frequency:** [Annually]  
**Initial Premium:** \$[15,482.50]  
**Minimum Premium:** \$[14,190.70] Per Year for the First 3 Policy Years  
**Lapse Protection Premium (Account Value A):** \$[15,482.50] Per Year  
**Maximum Lapse Protection Period:** To Insured Attained Age 121  
**Guaranteed Premium for Selected**  
**Lapse Protection Benefit Period:** \$[15,482.50] for [65] years  
**Initial Selected Lapse Protection Benefit Period:** To Insured Attained Age [100]

**Plan:** Flexible Premium Adjustable Universal Life  
**Death Benefit Option:** [A]

**Issue State:** [Any State]

**Department of Insurance Telephone Number:** [123-456-7890]

The policy may not mature even if Planned Periodic Premiums are paid because the current cost of insurance and interest rates are not guaranteed, policy loans and partial withdrawals may be taken, and there may be changes to the Specified Amount.

At some future time, the Policy Value may not cover the next Monthly Deductions. When that occurs, the policy may enter the Grace Period and will terminate at the end of that period if sufficient premium to cover the Monthly Deductions is not paid before the end of the Grace Period.

Costs of insurance, expense charges, and other charges for riders and endorsements, if any, are shown on the rider schedule page(s).

**Kemper Investors Life Insurance Company**

## SCHEDULE PAGE (Continued)

Effective Date: [April 1, 2010]

**Table of Monthly Guaranteed Cost of Insurance Rates Per \$1,000 of Amount At Risk**

Age	Policy Year	Rate	Age	Policy Year	Rate	Age	Policy Year	Rate
35	1	0.091	65	31	1.289	95	61	22.266
36	2	0.096	66	32	1.418	96	62	23.649
37	3	0.100	67	33	1.548	97	63	25.124
38	4	0.108	68	34	1.688	98	64	26.698
39	5	0.114	69	35	1.833	99	65	28.378
40	6	0.122	70	36	2.008	100	66	30.175
41	7	0.132	71	37	2.205	101	67	31.601
42	8	0.144	72	38	2.463	102	68	33.120
43	9	0.158	73	39	2.736	103	69	34.737
44	10	0.175	74	40	3.023	104	70	36.457
45	11	0.194	75	41	3.336	105	71	38.261
46	12	0.213	76	42	3.678	106	72	40.179
47	13	0.233	77	43	4.074	107	73	42.218
48	14	0.244	78	44	4.538	108	74	44.386
49	15	0.258	79	45	5.073	109	75	46.688
50	16	0.277	80	46	5.656	110	76	49.133
51	17	0.299	81	47	6.320	111	77	51.728
52	18	0.330	82	48	7.012	112	78	54.483
53	19	0.363	83	49	7.758	113	79	57.409
54	20	0.406	84	50	8.583	114	80	60.513
55	21	0.458	85	51	9.506	115	81	63.806
56	22	0.512	86	52	10.528	116	82	67.299
57	23	0.569	87	53	11.645	117	83	71.004
58	24	0.618	88	54	12.842	118	84	74.935
59	25	0.675	89	55	14.104	119	85	79.102
60	26	0.743	90	56	15.422	120	86	83.333
61	27	0.827	91	57	16.661			
62	28	0.928	92	58	17.953			
63	29	1.043	93	59	19.315			
64	30	1.163	94	60	20.754			

The monthly guaranteed cost of insurance rates shown above are based on the 2001 Commissioner's Standard Ordinary Smoker/Non smoker Mortality Table, Age Nearest Birthday and the Insured's gender and premium class at issue. Actual monthly cost of insurance rates will be determined by Us based on Our expectations as to future experience. However, these actual costs of insurance rate will not be greater than those shown above.

The Monthly Guaranteed Cost of Insurance rates shown above assume a premium class at or prior to age 15 (if applicable) representing a composite rate as reflected in the 2001 CSO, Age-Nearest Birthday, Gender-Distinct, Ultimate Mortality Table. For ages 16-17, the Monthly Guaranteed Cost of Insurance rates are based upon the 2001 CSO Non-Smoker Mortality Table, Age-Nearest Birthday, Sex-Distinct rates. Prior to the Policy Anniversary nearest the Insured's age 18, the Owner will be asked by Us to provide written certification to Us that the Insured remains a non-tobacco user. If We do not receive written certification of the continued non-tobacco status of the Insured by attained age 18, the Monthly Guaranteed Cost of Insurance rates will change to reflect a Tobacco premium class. A new set of Schedule Pages will be sent to You in such a case.

**Kemper Investors Life Insurance Company**

## SCHEDULE PAGE (Continued)

### Expense Charges

<b>Guaranteed Maximum Monthly Expense Charges:</b>	\$7.50 Per Policy
<b>Percentage of Premium Expense Charges (Guaranteed Maximum):</b>	7.5% on All Premium Received in All Policy Years
<b>Guaranteed Monthly Policy Load Per \$1,000 Specified Amount:</b>	[\$1.00] All Policy Years

### TABLE OF SURRENDER CHARGES FOR POLICY SURRENDER

<b>Year</b>	<b>Charge</b>
1	\$ 46,925.00
2	44,875.00
3	42,775.00
4	40,650.00
5	38,475.00
6	36,250.00
7	34,000.00
8	31,700.00
9	29,350.00
10	26,950.00
11	24,500.00
12	22,000.00
13	19,450.00
14	16,850.00
15	14,200.00
16	11,500.00
17	8,700.00
18	5,875.00
19	2,975.00
20	\$ 0.00
And Thereafter	

**Kemper Investors Life Insurance Company**

## **SCHEDULE PAGE (Continued)**

**Effective Date:** [April 1, 2010]

### **Death Benefit As A Percentage of Policy Value Table**

<b>Attained Age</b>	<b>Percentage</b>	<b>Attained Age</b>	<b>Percentage</b>
0-40	250%	61	128%
41	243	62	126
42	236	63	124
43	229	64	122
44	222	65	120
45	215	66	119
46	209	67	118
47	203	68	117
48	197	69	116
49	191	70	115
50	185	71	113
51	178	72	111
52	171	73	109
53	164	74	107
54	157	75-90	105
55	150	91	104
56	146	92	103
57	142	93	102
58	138	94+	101
59	134		
60	130		

**Kemper Investors Life Insurance Company**



## **SCHEDULE PAGE (Continued)**

<b>Minimum Increase in Specified Amount:</b>	\$[50,000.00]
<b>Minimum Decrease in Specified Amount:</b>	\$[25,000.00]
<b>Minimum Planned Periodic Premium:</b>	\$[200.00]
<b>Minimum Partial Withdrawal Amount:</b>	\$[2,000.00]
<b>Minimum Premium Payable For:</b>	[3] Years
<b>Maximum Partial Withdrawal Fee:</b>	\$[50.00]
<b>Maximum Attained Age for an Increase or Reinstatement:</b>	[80]
<b>Maximum Loan Interest Rate:</b>	6.0% (Annual Effective Rate in Arrears)
<b>Minimum Loan Amount:</b>	\$[2,000.00]
<b>Threshold Percentage for Calculation of Lapse Protection Account B Credited Interest:</b>	[150.0]%

**Kemper Investors Life Insurance Company**

## SCHEDULE PAGE (Continued)

### Lapse Protection Account Value A

#### Lapse Protection Account Value A Monthly Cost of Insurance Rates Per \$1,000

The Lapse Protection Account Value A Cost of Insurance Rates are only used to determine the balance of Account Value A and have no bearing on the Policy Value, Cash Value, or Surrender Value.

Age	Policy Year	Rate	Age	Policy Year	Rate	Age	Policy Year	Rate
35	1	0.076	57	23	0.479	78	44	3.817
36	2	0.081	58	24	0.520	79	45	4.266
37	3	0.084	59	25	0.568	80	46	4.757
38	4	0.090	60	26	0.625	81	47	5.316
39	5	0.096	61	27	0.695	82	48	5.898
40	6	0.102	62	28	0.781	83	49	6.525
41	7	0.111	63	29	0.877	84	50	7.219
42	8	0.121	64	30	0.978	85	51	7.995
43	9	0.133	57	23	0.479	86	52	8.855
44	10	0.147	65	31	1.084	87	53	9.795
45	11	0.163	66	32	1.192	88	54	10.801
46	12	0.179	67	33	1.302	89	55	11.863
47	13	0.196	68	34	1.419	90	56	12.971
48	14	0.205	69	35	1.541	91	57	14.013
49	15	0.217	70	36	1.689	92	58	15.100
50	16	0.233	71	37	1.855	93	59	16.246
51	17	0.252	72	38	2.072	95	61	18.728
52	18	0.278	73	39	2.301	96	62	19.891
53	19	0.306	74	40	2.542	97	63	21.132
54	20	0.341	75	41	2.806	98	64	22.456
55	21	0.386	76	42	3.093	99	65	23.869
56	22	0.430	77	43	3.427			

**Kemper Investors Life Insurance Company**

## SCHEDULE PAGE (Continued)

### Lapse Protection Account Value A Credited Interest and Premium Load Table

The Lapse Protection Account Value A premium loads are used to determine the monthly value of Lapse Protection Account A. There are two premium loads. The first Lapse Protection Account Value A premium load is a percentage of the premium amount that falls below the Annual Threshold Premium, The second Lapse Protection Account Value A premium load is a percentage of the premium amount that exceeds the Annual Threshold Premium,

Policy Year	Monthly Credited Interest Rate	Load Below Annual Threshold Premium	Annual Threshold Premium	Load Above Annual Threshold Premium	Policy Year	Monthly Credited Interest Rate	Load Below Annual Threshold Premium	Annual Threshold Premium	Load Above Annual Threshold Premium
1	0.4074%	10.00%	15,482.50	10.00%	31	0.4868%	10.00%	49,931.88	10.00%
2	0.4074%	10.00%	15,482.50	10.00%	32	0.4868%	10.00%	54,857.21	10.00%
3	0.4074%	10.00%	15,482.50	10.00%	33	0.5654%	10.00%	59,838.22	10.00%
4	0.4074%	10.00%	15,482.50	10.00%	34	0.5654%	10.00%	65,193.06	10.00%
5	0.4074%	10.00%	15,482.50	10.00%	35	0.6434%	10.00%	70,728.96	10.00%
6	0.4074%	10.00%	15,482.50	10.00%	36	0.6434%	10.00%	77,428.19	10.00%
7	0.4074%	10.00%	15,482.50	10.00%	37	0.7207%	10.00%	84,903.22	10.00%
8	0.4074%	10.00%	15,482.50	10.00%	38	0.7207%	10.00%	94,693.40	10.00%
9	0.4074%	10.00%	15,482.50	10.00%	39	0.7207%	10.00%	104,985.26	10.00%
10	0.4074%	10.00%	15,482.50	10.00%	40	0.7207%	10.00%	115,773.27	10.00%
11	0.4074%	10.00%	15,482.50	10.00%	41	0.7207%	10.00%	127,519.43	10.00%
12	0.4074%	10.00%	15,482.50	10.00%	42	0.7974%	10.00%	140,273.90	10.00%
13	0.4074%	10.00%	15,482.50	10.00%	43	0.7974%	10.00%	155,011.45	10.00%
14	0.4074%	10.00%	15,482.50	10.00%	44	0.7974%	10.00%	172,131.08	10.00%
15	0.4074%	10.00%	15,482.50	10.00%	45	0.7974%	10.00%	191,772.37	10.00%
16	0.4074%	10.00%	15,482.50	10.00%	46	0.8735%	10.00%	213,034.99	10.00%
17	0.4074%	10.00%	15,482.50	10.00%	47	0.8735%	10.00%	237,051.09	10.00%
18	0.4074%	10.00%	15,482.50	10.00%	48	0.8735%	10.00%	261,845.19	10.00%
19	0.4074%	10.00%	15,482.50	10.00%	49	0.8735%	10.00%	288,336.07	10.00%
20	0.4074%	10.00%	15,808.32	10.00%	50	0.8735%	10.00%	317,374.84	10.00%
21	0.4074%	10.00%	17,847.30	10.00%	51	0.9489%	10.00%	349,452.17	10.00%
22	0.4074%	10.00%	19,917.23	10.00%	52	0.9489%	10.00%	384,567.72	10.00%
23	0.4074%	10.00%	22,147.28	10.00%	53	0.9489%	10.00%	422,397.46	10.00%
24	0.4074%	10.00%	24,052.82	10.00%	54	0.9489%	10.00%	462,344.02	10.00%
25	0.4074%	10.00%	26,247.55	10.00%	55	0.9489%	10.00%	503,833.50	10.00%
26	0.4074%	10.00%	28,892.01	10.00%	56	1.0237%	10.00%	546,426.24	10.00%
27	0.4074%	10.00%	32,113.77	10.00%	57	1.0237%	10.00%	585,841.48	10.00%
28	0.4074%	10.00%	36,039.66	10.00%	58	1.0237%	10.00%	626,272.51	10.00%
29	0.4074%	10.00%	40,442.11	10.00%	59	1.0237%	10.00%	668,210.22	10.00%
30	0.4074%	10.00%	45,062.53	10.00%	60	1.0237%	10.00%	711,729.74	10.00%

**Kemper Investors Life Insurance Company**

## SCHEDULE PAGE (Continued)

### Lapse Protection Account Value A Credited Interest and Premium Load Table, Continued

	Monthly Credited	Load Below Annual	Annual	Load Above Annual		Monthly Credited	Load Below Annual	Annual	Load Above Annual
Policy Year	Interest Rate	Threshold Premium	Threshold Premium	Threshold Premium	Policy Year	Interest Rate	Threshold Premium	Threshold Premium	Threshold Premium
{ 61	1.0237%	10.00%	756,597.82	10.00%	64	1.0237%	10.00%	883,340.45	10.00%
62	1.0237%	10.00%	796,914.29	10.00%	65	1.0237%	10.00%	929,563.60	10.00%
{ 63	1.0237%	10.00%	839,138.03	10.00%					

**Kemper Investors Life Insurance Company**

## SCHEDULE PAGE (Continued)

### Lapse Protection Account Value B

#### Lapse Protection Account Value B Monthly Cost of Insurance Rates Per \$1,000

The Lapse Protection Account Value B Cost of Insurance Rates are only used to determine the balance of Account Value B and have no bearing on Policy Value, Cash Value, or Surrender Value.

Age	Policy Year	Rate	Age	Policy Year	Rate	Age	Policy Year	Rate
35	1	0.076	65	31	1.084	95	61	18.728
36	2	0.081	66	32	1.192	96	62	19.891
37	3	0.084	67	33	1.302	97	63	21.132
38	4	0.090	68	34	1.419	98	64	22.456
39	5	0.096	69	35	1.541	99	65	23.869
40	6	0.102	70	36	1.689	100	66	25.380
41	7	0.111	71	37	1.855	101	67	26.580
42	8	0.121	72	38	2.072	102	68	27.857
43	9	0.133	73	39	2.301	103	69	29.217
44	10	0.147	74	40	2.542	104	70	30.664
45	11	0.163	75	41	2.806	105	71	32.181
46	12	0.179	76	42	3.093	106	72	33.795
47	13	0.196	77	43	3.427	107	73	35.510
48	14	0.205	78	44	3.817	108	74	37.333
49	15	0.217	79	45	4.266	109	75	39.270
50	16	0.233	80	46	4.757	110	76	41.326
51	17	0.252	81	47	5.316	111	77	43.509
52	18	0.278	82	48	5.898	112	78	45.826
53	19	0.306	83	49	6.525	113	79	48.287
54	20	0.341	84	50	7.219	114	80	50.897
55	21	0.386	85	51	7.995	115	81	53.667
56	22	0.430	86	52	8.855	116	82	56.606
57	23	0.479	87	53	9.795	117	83	59.722
58	24	0.520	88	54	10.801	118	84	63.028
59	25	0.568	89	55	11.863	119	85	66.533
60	26	0.625	90	56	12.971	120	86	70.092
61	27	0.695	91	57	14.013			
62	28	0.781	92	58	15.100			
63	29	0.877	93	59	16.246			
64	30	0.978	94	60	17.456			

**Kemper Investors Life Insurance Company**

## SCHEDULE PAGE (Continued)

### Lapse Protection Account Value B Credited Interest and Premium Load Table

The Lapse Protection Account Value B premium loads are used to determine the monthly value of Lapse Protection Account B. There are two premium loads. The first Lapse Protection Account Value B premium load is a percentage of the premium amount that falls below the Annual Threshold Premium, The second Lapse Protection Account Value B premium load is a percentage of the premium amount that exceeds the Annual Threshold Premium,

Policy Year	Monthly Credited Interest Rate*	Load Below Annual Threshold Premium	Annual Threshold Premium	Load Above Annual Threshold Premium	Policy Year	Monthly Credited Interest Rate*	Load Below Annual Threshold Premium	Annual Threshold Premium	Load Above Annual Threshold Premium
1	0.4074%	10.00%	15,482.50	22.97%	31	0.4868%	10.00%	49,931.88	49.63%
2	0.4074%	10.00%	15,482.50	24.63%	32	0.4868%	10.00%	54,857.21	49.63%
3	0.4074%	10.00%	15,482.50	24.63%	33	0.5654%	10.00%	59,838.22	49.63%
4	0.4074%	10.00%	15,482.50	24.63%	34	0.5654%	10.00%	65,193.06	49.63%
5	0.4074%	10.00%	15,482.50	24.63%	35	0.6434%	10.00%	70,728.96	49.63%
6	0.4074%	10.00%	15,482.50	24.63%	36	0.6434%	10.00%	77,428.19	49.63%
7	0.4074%	10.00%	15,482.50	24.63%	37	0.7207%	10.00%	84,903.22	49.63%
8	0.4074%	10.00%	15,482.50	24.63%	38	0.7207%	10.00%	94,693.40	49.63%
9	0.4074%	10.00%	15,482.50	24.63%	39	0.7207%	10.00%	104,985.26	49.63%
10	0.4074%	10.00%	15,482.50	24.63%	40	0.7207%	10.00%	115,773.27	49.63%
11	0.4074%	10.00%	15,482.50	49.63%	41	0.7207%	10.00%	127,519.43	49.63%
12	0.4074%	10.00%	15,482.50	49.63%	42	0.7974%	10.00%	140,273.90	49.63%
13	0.4074%	10.00%	15,482.50	49.63%	43	0.7974%	10.00%	155,011.45	49.63%
14	0.4074%	10.00%	15,482.50	49.63%	44	0.7974%	10.00%	172,131.08	49.63%
15	0.4074%	10.00%	15,482.50	49.63%	45	0.7974%	10.00%	191,772.37	49.63%
16	0.4074%	10.00%	15,482.50	49.63%	46	0.8735%	10.00%	213,034.99	49.63%
17	0.4074%	10.00%	15,482.50	49.63%	47	0.8735%	10.00%	237,051.09	49.63%
18	0.4074%	10.00%	15,482.50	49.63%	48	0.8735%	10.00%	261,845.19	49.63%
19	0.4074%	10.00%	15,482.50	49.63%	49	0.8735%	10.00%	288,336.07	49.63%
20	0.4074%	10.00%	15,808.32	49.63%	50	0.8735%	10.00%	317,374.84	49.63%
21	0.4074%	10.00%	17,847.30	49.63%	51	0.9489%	10.00%	349,452.17	49.63%
22	0.4074%	10.00%	19,917.23	49.63%	52	0.9489%	10.00%	384,567.72	49.63%
23	0.4074%	10.00%	22,147.28	49.63%	53	0.9489%	10.00%	422,397.46	49.63%
24	0.4074%	10.00%	24,052.82	49.63%	54	0.9489%	10.00%	462,344.02	49.63%
25	0.4074%	10.00%	26,247.55	49.63%	55	0.9489%	10.00%	503,833.50	49.63%
26	0.4074%	10.00%	28,892.01	49.63%	56	1.0237%	10.00%	546,426.24	49.63%
27	0.4074%	10.00%	32,113.77	49.63%	57	1.0237%	10.00%	585,841.48	49.63%
28	0.4074%	10.00%	36,039.66	49.63%	58	1.0237%	10.00%	626,272.51	49.63%
29	0.4074%	10.00%	40,442.11	49.63%	59	1.0237%	10.00%	668,210.22	49.63%
30	0.4074%	10.00%	45,062.53	49.63%	60	1.0237%	10.00%	711,729.74	49.63%

\* [0.4074]% Monthly for that portion of Lapse Protection Account Value B that is greater than [150]% of Lapse Protection Account Value A as described in the Lapse Protection Benefit Rider through attained age 100.

**Kemper Investors Life Insurance Company**

## SCHEDULE PAGE (Continued)

### Lapse Protection Account Value B Credited Interest and Premium Load Table, Continued

Policy Year	Monthly Credited Interest Rate*	Load Below Annual Threshold Premium	Annual Threshold Premium	Load Above Annual Threshold Premium	Policy Year	Monthly Credited Interest Rate*	Load Below Annual Threshold Premium	Annual Threshold Premium	Load Above Annual Threshold Premium
61	1.0237%	10.00%	756,597.82	49.63%	76	1.0237%	0.00%	1,427,530.52	0.00%
62	1.0237%	10.00%	796,914.29	49.63%	77	1.0237%	0.00%	1,481,309.05	0.00%
63	1.0237%	10.00%	839,138.03	49.63%	78	1.0237%	0.00%	1,536,547.09	0.00%
64	1.0237%	10.00%	883,340.45	49.63%	79	1.0237%	0.00%	1,593,212.28	0.00%
65	1.0237%	10.00%	929,563.60	49.63%	80	1.0237%	0.00%	1,651,152.04	0.00%
66	1.0237%	0.00%	977,931.75	0.00%	81	1.0237%	0.00%	1,710,299.99	0.00%
67	1.0237%	0.00%	1,015,550.54	0.00%	82	1.0237%	0.00%	1,770,519.10	0.00%
68	1.0237%	0.00%	1,054,901.66	0.00%	83	1.0237%	0.00%	1,831,678.31	0.00%
69	1.0237%	0.00%	1,095,967.48	0.00%	84	1.0237%	0.00%	1,893,661.19	0.00%
70	1.0237%	0.00%	1,138,760.38	0.00%	85	1.0237%	0.00%	1,956,258.24	0.00%
71	1.0237%	0.00%	1,182,675.09	0.00%	86	1.0237%	0.00%	2,016,733.09	0.00%
72	1.0237%	0.00%	1,228,303.38	0.00%					
73	1.0237%	0.00%	1,275,632.10	0.00%					
74	1.0237%	0.00%	1,324,649.35	0.00%					
75	1.0237%	0.00%	1,375,305.02	0.00%					

\* [0.4074]% Monthly for that portion of Lapse Protection Account Value B that is greater than [150]% of Lapse Protection Account Value A as described in the Lapse Protection Benefit Rider through attained age 100.

**Kemper Investors Life Insurance Company**